

**Alaska Commission on
Postsecondary Education**

PROVIDING EDUCATION & CAREER FUNDING SOLUTIONS

**Summer Quarter Commission
Meeting**
July 24, 2025



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 957 8551 3591

Password: ACPE

Teleconference: (888) 788-0099; Code: 957 8551 3591 #

AGENDA

July 24, 2025

1. **10:00 A.M.** Convene/Roll Call
- 2.* Adoption of Agenda
 - *Suggested Motion: move to adopt the agenda of the July 24, 2025, Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
- 4.* Approval of Meeting Minutes from April 10, 2025 Meeting of the Commission
 - *Suggested Motion: move approval of the meeting minutes from the April 10, 2025, Commission Meeting.*
5. Public Testimony:
 - Individuals: 3-minute limit
 - Group Representatives: 5-minute limit
- 6.* **10:15 A.M.** Approval of Regulation Changes for Public Comment – Jackie Hall, Program Manager
 - *Suggested motion: move to approve for public comment changes to regulations Title 20, Chapter 15 regarding the Alaska Family Education Loan and Alaska Supplemental Education Loan Programs, Chapter 16 regarding the Alaska Education Grant and Scholarship programs, and Chapter 17 regarding Postsecondary Education Institutions.*
7. **10:30 A.M.** University of Alaska Update – Dr. Brian Smentkowski, Vice President and Chief Academic Officer
8. **11:00 A.M.** Alaska's Workforce Future Presentation - Dirk Craft, Executive Director, Alaska Workforce Investment Board
9. **Noon** Break
10. **1:00 P.M.** Executive Director Report – Kerry Thomas, Executive Director
11. **1:15 P.M.** Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
- 12.* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
13. **1:50 P.M.** New Website Review – Kate Hillenbrand, Director of Outreach



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14. **2:00 P.M.** Management Team Reports
 - a. Finance – Julie Pierce
 - b. Program Operations – Kerry Thomas
 - c. Communications and Outreach – Kate Hillenbrand
 - d. Information Support Services – Jamie Oliphant
 - e. Human Resources – included in the Executive Director’s Report

- 15.* **2:30 P.M.** Determine July 2026 Meeting Date
 - Thursday, July 2, 2026 at 10 a.m.
 - Thursday, July 9, 2026 at 10 a.m.
 - Thursday, July 16, 2026 at 10 a.m.
 - *Suggested motion: move the Commission hold its 2026 summer quarterly meeting on July [DAY], 2026.*

- 16.* Resolution of Appreciation for Justina “Tina” Hamlin
 - *Suggested motion: move to adopt the Resolution of Appreciation as written for Tina Hamlin.*

17. Mission Moment

18. **2:45 P.M.** Commissioner and Department Reports:
 - a. Alaska Student Loan Corporation – Josh Bicchenella
 - b. Board of Education and Early Development – Kathryn McCollum
 - c. Board of Regents – Karen Perdue and/or Paula Harrison
 - d. Community Colleges – Brittany Williams
 - e. Student Representative – Vacancy
 - f. Alaska Workforce Investment Board – Trish Zugg

19. Miscellaneous:
 - a. Administrative Action Log
 - b. Commission Members’ Affiliations
 - c. Future Scheduled Meeting Dates
 1. October 9, 2025
 2. January 15, 2026
 3. April 2, 2026
 - d. ACPE Commonly Used Acronyms

20. Commissioner Closing Comments

21. **3:00 P.M.** Adjournment
 - *Suggested Motion: Move the Commission adjourn the July 24, 2025 Meeting of the Commission.*

*Action Required



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The 2025 Spring Quarterly Meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted via distance delivery, originated from the office of the Commission at 3030 Vintage Boulevard, Juneau, Alaska on April 10, 2025. Chair Brown called the meeting to order at approximately 10 a.m.

ATTENDEES

Commission Members present for all or portions of the meeting: Commissioner Joshua Bicchinella, Vice Chair John Brown, Commissioner Keith Hamilton, Commissioner Justina Hamlin, Commissioner Donald Handeland, Regent Paula Harrison, Regent Karen Perdue, Commissioner Brittany Williams, and Chair Trish Zugg. Representative Ashley Carrick joined shortly after the meeting started and remained present through the first half of the meeting.

Commission Members absent: Senator Löki Tobin, Representative Ashley Carrick (after the lunch break).

Commission Staff present for all or portions of the meeting: Acting Executive Director and Director of Program Operations Kerry Thomas, Director of Communications and Outreach Kate Hillenbrand, Director of Information Support Services Jamie Oliphant, Chief Finance Officer Julie Pierce, Assistant Attorney General Andrew Bocanamenth, Institutional Authorization Program Coordinator Tyler Eggen, Administrative Assistant Katrina Skidmore, and outgoing Administrative Assistant Grace Newman.

Presenters in attendance: Pat Pitney, President of the University of Alaska; Dr. Brian Smentkowski, Vice President and Chief Academic Officer for University of Alaska; Dr. Tom Harnisch, Vice President of Government Relations for SHEEO.

Institutional representatives in attendance: Dr. Aparna Palmer and Carin Silkaitis, with the University of Alaska Southeast; Jana Drake with Shear Fire Academy of Hair Design; and Heather Allen, Joel Nelson, and Josh Swain with Charter College.

ADOPTION OF AGENDA

Chair Brown moved to adopt the April 10, 2025 Meeting agenda. Commissioner Hamlin seconded the motion. Chair Brown made a motion to amend the agenda by moving the Scheduled Election of Officers from item 4 to item 20. Vice Chair Bicchinella seconded the amendment. By roll call vote, all members present voted aye to adopt the agenda with the proposed amendment. The motion carried.

ETHICS DISCLOSURE

Commissioner Hamlin disclosed that she is currently a student at the University of Alaska (UA). Chair brown asked AAG Bocanamenth to weigh in, who advised that this would not present a conflict as long as there were not any UA related action items on the agenda. There were no other ethics disclosures disclosed during this meeting.

Discussion: Regent Perdue requested that the AAG advise the Commission before a vote takes place if they believe any Members may have a conflict.



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APPROVAL OF MINUTES

Commissioner Zugg moved to approve the Minutes from the January 9, 2025 Meeting of Commission. Commissioner Williams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

PUBLIC TESTIMONY

No public members were present. Chair Brown closed the period for public testimony.

COMMISSION NEWS

Chair Brown announced and welcomed new members of the Commission and Corporation. Representative Ashley Carrick is ACPE's new Commission Member from the Alaska House of Representatives. Deputy Commissioner Anna Latham is the new Alaska Student Loan Corporation (ASLC) Board Member representing the Department of Commerce, Community, and Economic Development.

DETERMINE APRIL 2026 MEETING DATE

Vice Chair Bicchinella moved that the Commission hold its 2026 Spring Quarterly Meeting on April 2, 2026 at 10 a.m. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Due to the meeting being ahead of schedule, Chair Brown moved this agenda item forward to fill the time until the University of Alaska Update was scheduled to occur.

RESOLUTION OF APPRECIATION: REPRESENTATIVE JULIE COULOMBE

WHEREAS, Commissioner Julie Coulombe, as a representative of the Alaska House of Representatives, faithfully served on the Alaska Commission on Postsecondary Education from April 2023 to February 2025; and

WHEREAS, Commissioner Coulombe supported the mission of the Alaska Commission on Postsecondary Education; and

WHEREAS, Commissioner Coulombe, in her capacity as a legislator, worked to assist the Commission in providing sustainable solutions for college, career and technical training.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Coulombe's service as a member on the Commission and extend their statement of appreciation for her support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Coulombe with a copy to be incorporated in the official minutes of the April 10, 2025 meeting of the Commission.



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Commissioner Hamlin moved to approve the Resolution of Appreciation as written for Representative Julie Coulombe. Regent Perdue seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Chair Brown moved the two Resolutions of Appreciation forward from items 16 and 17 on the agenda, while they were still waiting for the scheduled time for the University of Alaska presentation. Chair Brown read the Resolution and noted that Representative Coulombe was a very involved and active member of the Commission.

RESOLUTION OF APPRECIATION: LORRI VAN DIEST

WHEREAS, Commissioner Lorri Van Diest, as a representative of the Alaska State Board of Education, faithfully served on the Alaska Commission on Postsecondary Education from June 2023 to March 2025; and

WHEREAS, Commissioner Van Diest supported the mission of the Alaska Commission on Postsecondary Education; and

WHEREAS, Commissioner Van Diest demonstrated dedication and leadership as a member of the Executive Committee, contributing to the Alaska Commission on Postsecondary Education beyond her expected duties; and

WHEREAS, Commissioner Van Diest, in her capacity as a member of the Alaska State Board of Education, worked to assist the Commission in providing sustainable solutions for college, career and technical training.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Van Diest's service as a member on the Commission and extend their statement of appreciation for her support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Van Diest with a copy to be incorporated in the official minutes of the April 10, 2025 meeting of the Commission.

Commissioner Hamlin moved to approve the Resolution of Appreciation as written for Lorri Van Diest. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Hamilton presented the Resolution, stating he served on the Board of Education with former Commissioner Van Diest and wanted to honor her by reading it. Vice Chair Bicchinella commented that Commissioner Van Diest's insight and contributions greatly impacted many of the decisions made during her time at ACPE. Chair Brown noted that she was a staunch advocate for Alaska and Alaskan students, and acknowledged that her willingness to ask questions helped the Commission and its members grow.

MISSION MOMENT

Director Kate Hillenbrand highlighted the ACPE APS Cross Agency Work Group, which launched in December 2024. The group meets monthly to work on improving coordination and collaboration amongst the wide range of stakeholders involved in implementing the APS changes



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established by HB 148. One of the group's initial accomplishments is a guide for stakeholders that establishes the roles and responsibilities of the individuals and organizations involved in administering the APS. Ongoing projects include creating informational videos for stakeholders that promote the APS, as well as an APS road map/FAQ for students and families showing them what to do and who to contact when they have questions or concerns. DOL (Department of Labor and Early Development) has also expressed interest in utilizing these tools to bring their training providers up to speed on behalf of students in their programs that are APS eligible, a population with which ACPE is actively seeking to increase engagement and awareness. The work this group is doing is allowing ACPE to address many of the big questions, barriers, and misunderstandings that students and families have expressed over the years.

Discussion: Commissioners reflected on the challenges k-12 school districts face in getting up to speed on the APS and ensuring students are properly informed and prepared. The timing of when the University of Alaska (UA) receives the roster of APS eligible high school graduates was discussed, with the Commission members representing the Board of Regents expressing concern that this issue had yet to be resolved. It was noted UA is focused on enrollment growth, and while the increase in APS use this year was encouraging, it would be ideal for the University to receive the APS list as early as possible. Though they acknowledged that the amount of data involved takes time to process securely, the Regents consider it an urgent issue to inform students of their eligibility as soon as possible.

Acting Executive Director Thomas indicated that ACPE was in active conversations and working with UA staff to get the high schools to disseminate this information earlier, possibly in the students' junior year. UA President Pitney also weighed in on the matter, noting the recent APS bill included a provision for high schools to share student eligibility in the first semesters of the student's Junior and Senior years. She emphasized the need to ensure high schools are aware of this provision, and asked Acting ED Thomas if ACPE could revise the APS guide to include that it is the school district's responsibility to share this information with the University.

UNIVERSITY OF ALASKA UPDATE – PAT PITNEY, UA PRESIDENT, AND DR. BRIAN SMENTKOWSKI, VP AND CHIEF ACADEMIC OFFICER

UA President Pitney introduced Dr. Brian Smentkowski, UA Vice President and Chief Academic Officer. She touched upon his experience regarding academics, faculty development, and student learning, indicating it will be a boon to the entire state. She advised that he would be running the UA Updates at future ACPE meetings. Circling back to APS awareness, she indicated that Dr. Smentkowski and other UA staff are meeting monthly and maintaining frequent contact with the APS Cross Agency Work Group.

President Pitney touched upon the UA Board of Regents decision and efforts to comport with Federal administration guidance regarding DEI language, emphasizing the Regents and UA's continued commitment to Alaska Native programs and students. She stated that Alaska Native culture and heritage is fundamental to our state, and that there are legal provisions that can be used to protect UA's Alaska Native Programs if needed. She also highlighted UA's continued commitment to academic freedom, stating that while institutional language may be changing, faculty remain in control of what they teach and discuss in their classrooms. She noted UA receives \$270 million per year from the federal government, mostly from research grants but also in student aid.



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President Pitney went on to address the state budget, discussing how declining oil revenue and proposed House and Senate budgets will significantly affect the University. At the state level, UA's messaging is focused on maintaining the momentum of the APS changes and the positive future impacts it will have on Alaska's workforce and the state. She mentioned the Board of Regents' work on recruitment retention and graduation rates, highlighting both Dr. Smentkowski's leadership in that and the resulting change in their direct marketing from an outreach model to a full recruitment model.

President Pitney handed things over to Dr. Smentkowski, who began by indicating he joined UA primarily for two reasons: getting to know and understand the student population, and seeing the Regents' and UA System's commitment to enhancing the student learning experience. He went on to discuss the University's focus on improving recruitment and retention through the adoption of a new System Wide Attainment Framework. This framework addresses the importance of identifying and engaging with prospective students, as well as creating a welcoming learning environment and supporting student success throughout their time at UA.

Dr. Smentkowski also noted the strides they've made in working with faculty and collaborating with other teaching, learning, and faculty development organizations on enhancing the relationships between faculty and students, teaching and learning. They hope to eventually develop a model that considers the purpose of universities and inspires leadership innovations. He concluded by thanking acting Executive Director Thomas for including him in the conversations between UA and ACPE on where their work intersects and on identifying and reaching out to prospective students.

Discussion: Commission members sought clarification on the difference between recruitment and outreach. President Pitney indicated outreach is a more passive approach focused on marketing and advertising, while recruitment involves reaching out to students directly to personally invite and inform them about UA's programs. The university will use digital tools to connect students with programs that meet their interests and career aspirations, as well as a relational model to help students determine their ideal learning and social environment, post-college goals, and overall university experience.

Discussion shifted to UA's recruitment and enrollment efforts, and their system-wide goal of reaching 26,000 enrolled students by 2027. Enrollment is declining, having decreased from 33,000 students in 2014 to about 20,000 currently. Regent Perdue suggested a lack of resources and unmet academic needs is contributing to student non-retention. UA engaged the Education Advisory Board (EAB) to advice on recruitment and retention efforts, resulting in a report of 60 university and system-level recommendations. Those recommendations were adapted and adopted by the Board of Regents as the new System Attainment Framework, a strategy for not only attracting students but also ensuring they feel supported academically and valued by the University.

President Pitney discussed UA's plans for early awareness campaigns, possibly starting in 7th or 8th grade. Coinciding with early awareness was the topic of early APS notification, for both students and the University. Collaborations between the UA and the Mat-SU school district on earlier APS notification was acknowledged as being particularly fruitful, if not fully resolved. There was some questioning regarding how effective and useful early APS notification would be for the University's recruitment efforts since students won't know for sure if they're eligible for APS or what their eligibility level is until they graduate. Members representing UA's Regents indicated the idea is to reach out and



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connect with prospective students to let them know their options early on, and many that don't ultimately receive the APS are still going to go to college. Early notification will also afford the University to be apply to reach out to students on track for APS eligibility and their parents to emphasize the opportunity the APS represents.

FEDERAL HIGHER EDUCATION UPDATE - DR. TOM HARNISCH, VICE PRESIDENT FOR GOVERNMENT RELATIONS, SHEEO

Dr. Harnisch started with an explanation of the State Higher Education Executive Officers Association (SHEEO). For 70 years, SHEEO has been representing State Chief Executives in national higher education, promoting equal access to postsecondary education as well as assisting and supporting members as they work toward achieving specific goals for their states. In Alaska, SHEEO supports both ACPE and the UA System.

Dr. Harnisch presented four observations regarding Federal Policy:

1. Congressional legislation drives lasting change, while policies may be reversed.
2. States should track federal policy impacts and engage their Congressional delegation.
3. Budget planning should account for federal funding uncertainty.
4. Approach federal policy and program changes as opportunities for enhancement and reinvention.

Federal Budget Reconciliation - Dr. Harnisch discussed how this process, which permits Congress to make changes to mandatory spending programs with a simple majority vote, may affect higher education. Congress is considering cutting \$880 billion from the Energy and Commerce Committee to offset potential tax cuts and advance the current Administration's policy priorities. The resultant Medicaid cuts would affect university hospitals and students dependent on Medicaid, and could push States to divert funds from higher education to prevent healthcare reductions. Another \$330 billion in proposed cuts to the Education and Workforce Committee could lead to the reduction or discontinuation of higher education programs, such as Parent and Grad Plus Loans, Closed School Discharge, or Public Service Loan Forgiveness.

Appropriations and Higher Education Funding – Dr. Harnisch noted that the FY25 budget process resulted in mostly flat funding for higher education programs, though there is concern the current Administration may reallocate funds based on their policy priorities. The President's FY26 budget request is expected to propose extensive Department of Education (DOE) cuts, including transferring education programs to other agencies, though such changes would require Congressional action. The Pell Grant is facing a \$2.7 Billion deficit and could see a sharp decline over the next decade without either increased funding or higher Pell eligibility restrictions.

Legislation & Executive Orders– SHEEO is monitoring Sen. Cassidy's bill proposing to dissolve DOE, though it appears unlikely to pass the U.S. Senate. A pending U.S. House bill that increases restrictions on foreign gifts would require Colleges and Universities to report foreign gifts or contracts of \$50,000 or more to DOE. Congressional hearings regarding college campus responses to anti-Semitic incidents are ongoing, while a recent Executive Order (EO) also addressed combating Anti-Semitism. Other recent EO's affecting higher education address topics such as



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changing employer qualifications for Public Service Loan Forgiveness (PSLF), expanding federal access to state-funded education program data, and eliminating DEI related policies and initiatives.

International Policies & Immigration - The Department of Homeland Security announced they are screening social media of permanent residents, foreign students, and institutions linked to anti-Semitic activity. The State Department has begun revoking student visas over activism related to Middle East conflicts and U.S. Foreign Policy opposition, with over 300 visas already revoked.

Federal Research and University Grants – The National Institute of Health has capped indirect costs relating to administrative and facilities costs of research grants at 15%. This has been challenged by Research Universities in court on the basis the resultant cuts would negatively affect their ability to perform research. Many Federal grants are being cancelled or withheld, either due to being misaligned or in opposition with the Administration's priorities, or because the federal agencies providing the grants have been restructured or suspended.

Department of Education Changes – New Education Secretary McMahon has been charged with eliminating administrative bloat and facilitating the internal dismantling of DOE. Nearly half of DOE staff have been laid off, and they are pursuing upwards of 80% cuts to Financial Aid programs while exploring the use of AI and Chatbot tools to reduce costs. The Department of Government Efficiency (DOGE) has cut \$900 million in federal education contracts, many of which are required by Congress; this includes the Institute for Education Sciences, which SHEEO relies heavily on for higher education data. A DOE restructuring plan is forthcoming and may propose shifting duties and offices to other agencies and department, such as transferring the Student Loan portfolio to the Small Business Administration or placing the Office of Civil Rights under the Justice Department. DOE recently issued a Notice of Proposed Rulemaking regarding Title IV Financial Aid, with hearings to begin at the end of April. Indicated topics of consideration include potential changes to the Pay As You Earn (PAYE) and Income Contingent Repayment (ICR) plans, as well as redefining PSLF program employer qualifications.

Discussion: Commissioner Carrick addressed the UA Board of Regents action to remove DEI language, noting that few other Universities have taken such action while indicating that it could affect donor funding. She reiterated that Executive Orders (EOs) have weaker legal standing than Congressional budget acts, and noted that future actions based on Eos are potentially unnecessary. Dr. Harnisch responded by noting the Eos have elicited a variety of responses, with many States aggressively pushing back while others take a wait-and-see approach. He anticipates there will be numerous court actions undertaken to determine the legality of the EOs.

Regent Perdue asked Dr. Harnisch for his perspective on the current issues regarding the recruitment of international students. Dr. Harnisch noted the increased scrutiny of foreign students, with the Federal Government monitoring their social media using AI. Anything they've said that runs counter to federal policies could be used as grounds to deny or revoke their visas. He expects there will be more litigation regarding immigration policies and higher education access.

Chair Brown inquired about consumer protection, wanting to know if there were any concerning implications regarding accreditation for post-secondary institutions. Dr. Harnisch indicated the Administration was prepping an EO on accreditation that will address DEI policies, allow for new accreditors, and increase focus on institutional outcomes. He also advised that reduction to DOE staff that work on accreditation could affect college and universities.



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Regent Perdue inquired whether Dr. Harnisch could speak to attestation processes regarding DEI in federal grant programs outside DOE, such as the National Science Foundation, NOAA, or Dept. of Defense. Dr. Harnisch advised that while he was aware of grants being cancelled based on DEI at other agencies, he wasn't as familiar with what specific communications they may have received. He noted that they haven't seen anything issued for higher education yet, and offered to check into what other agencies may have received and report back.

Commissioner Carrick inquired about when DOE's "Dear Colleague" letter went out, and asked for clarification regarding the Notice of Rulemaking and how it was issued. Dr. Harnisch relayed that DOE sent out the "Dear Colleague" letter on February 14, followed by an FAQ on February 28 that both clarified and scaled back some of the provisions in the letter. The Notice of Rulemaking providing a brief overview of the areas and programs they will be focusing on was issued in the prior week's Federal Register, with initial hearings scheduled for the end of April. A rulemaking team will be developed to help negotiate program changes, consisting of representatives from across the spectrum of higher education stakeholders, including SHEEO.

EXECUTIVE DIRECTOR REPORT – ACTING EXECUTIVE DIRECTOR KERRY THOMAS

Acting Executive Director Kerry Thomas noted her report was on page 41 pf the meeting packet, and proceeded to provide a few high level updates. ACPE's primary focus over the last quarter has been on legislative session, implementing annual loan program changes, and implementing the APS related components of HB 148. Despite numerous staffing changes and position vacancies, ACPE also continues to advance their strategic projects while maintaining routine business operations.

Regarding legislative efforts, Acting Executive Director Thomas provided testimony in both the House and Senate Education Finance subcommittees regarding ACPE's budget request, as well as House Bill 28. HB 28, which is sponsored by Rep. Andi Story, proposes a student loan repayment pilot program for State employees and public school teachers, in order to incentivize former Alaskans to return back to work in the state. ACPE requested a supplemental budget of \$650,000 for scholarships and grants to make up for the significant increase in APS usage. Due to the significant increase in APS usage, ACPE requested a supplemental budget of \$650,000 for grants and scholarships and collaborated with the administration to secure \$3 million in additional APS funding for FY25, as well as \$1.5 million for FY26.

Strategic planning efforts are ongoing, with senior managers meeting in February to review priorities and financial projections. A new key performance indicator tracking employee satisfaction trends (KPI-13) was added to the organization's dashboard. Senior managers continue their efforts to develop the dashboard and establish new performance metrics to be share with the Commission.

An employee satisfaction survey was conducted in October, with a 74% response rate. The primary measures used included: engagement, experience versus expectation, intent to stay, inclusion, and well-being. Areas where ACPE scored well include staff feeling supported in adapting to organizational change, and staff being likely to recommend ACPE's products or service; conversely, areas including compensation, helping employees meet career goals at ACPE, and risk taking to drive innovation received lower ratings. Based on the survey results, senior managers



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identified physical workspace improvements, training and development, and transparent communication as areas to focus on, while also closely tracking State level pay changes

Acting Executive Director Thomas briefly touched upon the February 6 meeting of the Alaska Student Loan Corporation (ASLC). Board member reviewed and approved annual and aggregate loans limits, voting to retain the same limits as the previous year. They also set fixed interest rates for FY26, reducing rates for in-school loans by 0.5% and most refinance loan tiers by 0.2%, except for the lowest FICO tier. The May 8, 2025 ASLC meeting will concern variable interest rates and updating the Corporation's investment policies.

Before concluding her report, Acting Executive Director Thomas took a moment to recognize Grace Newman, who is leaving her position as Administrative Assistant in ACPE's Executive Office to pursue a Master's Degree. The Acting Executive Director also welcomed Katrina Skidmore, who is taking over as the new Administrative Assistant. She also noted that recruitment for the Executive Secretary position is still ongoing.

Discussion: Commissioner Williams inquired whether the additional budget funding would be used to help staff implement the changes or fund additional students. Acting ED Thomas advised it will provide scholarships and grants to additional students, and is not for staff costs.

Commissioner Zugg asked about the availability of the 2025 APS Outcomes report. Acting ED Thomas advised that a link to the report was in the Press Release for the Outcomes report that was included in the meeting packet.

Regent Perdue inquired about the Step-Up provision of the APS. Acting ED Thomas explained it allows students to increase their scholarship eligibility after completing two consecutive semesters with a GPA of 3.5 or higher. Regent Perdue asked about implementation, Acting ED Thomas indicated ACPE has been working with APS eligible schools to develop the program, with an expected implementation date of July 1, 2025. Schools will submit student qualification data, and eligible students will receive higher scholarship amounts starting in Fall 2025. Regent Perdue commented on the complexity of financial aid calculations, indicating UA will be adopting a more systematic approach to assist registrars in streamlining aid determinations. She emphasized the importance of providing students with early financial information, as it increases the likelihood of students committing to return the next year.

Chair Brown gave a brief update on the Executive Director recruitment, stating the Commission met in special session in March and approved the Search Committee's recommendation to submit Acting Executive Director Kerry Thomas to the Governor's Office for appointment as permanent Executive Director. He indicated that they are still waiting on a response to that recommendation, and that they are regularly following up with the administration for updates.

INSTITUTIONAL AUTHORIZATION COMPLIANCE ACTIVITIES REPORT – TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM COORDINATOR

Mr. Eggen explained his report summarizes recent activities by Institutional Authorization (IA) staff, including institutional monitoring and application reviews. Fourteen institutions qualified for exemptions from certain institutional authorization requirements, as permitted under state law and granted by the Commission. Administrative approvals are detailed in the report, which includes



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changes at the Academy of Aesthetics and Hair Science. Per the Commission's request, staff also gathered information about the University of Alaska Southeast's curriculum review process for Outer Coast programming; University representatives were invited to the meeting to answer any further questions.

Mr. Eggen provided an update on the legal action against The Aesthetics District, LLC, relaying that a judge has granted the Commission's motion for default judgment. The school has 30 days to appeal, after which the judgement becomes final and the Commission will proceed with a claim on the surety bond to help reimburse affected students.

IA staff renewed Alaska Pacific University's State Authorization Reciprocity Agreements (SARA) membership, and continue to track changes in federal regulations. ACPE received one informal complaint during the last quarter.

Discussion: Regent Perdue asked the representatives from UAS to discuss the partnership between UAS and Outer Coast. UAS Chancellor Palmer reported the curriculum approval process for Outer Coast's courses is almost complete, with final approvals expected at the next Faculty Senate meeting in May. She indicated they would be meeting with Outer Coast this summer to align administrative processes. Regent Perdue followed up by inquiring how students will benefit from the partnership. Chancellor Palmer explained Outer Coast students would be able to easily enroll at and transfer credits to UAS, since Outer Coast courses have been formally approved and added to the UAS catalog. Additionally, many courses will now count toward general education requirements at UAS, allowing incoming students from Outer Coast to complete their UAS degree program more quickly. Interim Provost Carin Silkaitis added the arrangement minimizes duplicated coursework for Outer Coast students, enabling them to transition directly into the UAS degree programs of their choice.

Commissioner Hamilton inquired whether other UA Campuses will be included in the partnership, or if credits will only transfer to UAS. Provost Silkaitis explained that the current agreement is specific to UAS; however, there are many examples of how their courses would articulate to UAA and UAF, and the advisors at those campuses would likely be able to find ways to allow the credits of students coming from Outer Coast to transfer.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS **– TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM** **COORDINATOR**

1. Renewal of Authorization - Shear Fire Academy of Hair Design

Shear Fire Academy of Hair Design is a cosmetology school in Palmer offering hairdressing and aesthetics programs that lead to professional licensure under the Board of Barbers and Hairdressers. While the Institution was previously determined to be financially unsound in two prior renewal applications, the Commission's auditor now finds them to be financially sound. IA Staff recommended a 2-year renewal of authorization for Shear Fire Academy through April 30, 2027, based on the institution's improved financial soundness.

Commissioner Zugg moved to approve Sheer Fire Academy of Hair Design through April 30, 2027, based upon staff recommendations. Vice Chair Bicchinella seconded the motion. By roll call vote, all members present voted aye. The motion carried.



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2. Program Amendment - Charter College

Charter College requested to amend its program Authorization to include two new Bachelor of Science degrees: one in Diagnostic Medical Imaging and Radiology, and the other in Diagnostic Medical Imaging for Sonography. Each program is designed for students who have already completed related associate degrees and postsecondary certificates. Both programs will lead to credentials from the American Registry of Radiologic Technologists.

Commissioner Zugg moved to amend Charter College's Authorization based upon staff's recommendation. Commissioner Williams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Regent Perdue inquired whether these degrees would result in additional licensure on top of the relevant associate degrees and certificates. Charter College's Chief Academic Officer, Joel Nelson, explained that the Bachelor Degrees would allow students to specialize in additional techniques while enhancing their knowledge and skills, opening up additional career pathways.

Chair Brown asked about the timeline for accreditation. CAO Nelson indicated that it'd take up to 12 weeks from when the application is submitted. The required post-secondary certificate programs were just approved, so they anticipate it'd be 9 months to a year before they are able to enroll eligible students into the degree programs.

Charter College's President and CEO, Josh Swayne, concluded the discussion by inviting Commission members and staff to attend their 40th Anniversary gala, as well as to participate in a tour of their campus and programs.

MANAGEMENT TEAM REPORTS

Finance – Julie Pierce, CPA, Chief Finance Officer, provided a summary of the Commission's FY2026 operating budget as shown in the Governor's amended budget. The amended budget includes a \$3 million increase for the Alaska Performance Scholarship (APS) and \$1.5 million for the Alaska Education Grant (AEG), funded through the Alaska Higher Education Investment Fund (AHEIF) within the designated general fund.

She concluded by reporting that at the last ASLC board meeting, the Board reviewed loan limits and fixed interest rates. The next ASLC meeting is scheduled for May 8, 2025, to review annual interest rates for variable rate loans and the Corporation's investment policy.

Program Operations – Kerry Thomas, Acting Executive Director and Director of Program Operations, provided an update on loan activity. While overall loan volume is down, in-school Alaska Supplemental Education Loans have increased 11% from last year and efforts are underway to boost Refinance loan volume. Approximately two-thirds of ACPE loans are going to out-of-state institutions. The report includes an annual update on alternative loan program cohort default rates, comprising both institutional rates and program rates and consisting of loans more than 6 months past due that entered repayment during the previous calendar year.

On the APS, Acting Executive Director Thomas reported that nearly \$14 million has been disbursed to 5,800 students. Regarding HB 148 changes, ACPE is working on finalizing the Step-Up program for implementation in July, before shifting focus to early notifications for juniors and seniors. The 2024 APS Outcomes Report was released in January, showing a rise in eligible students



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from 17% to 45%, with even higher numbers expected for 2025. The 8th Edition of the Alaska Higher Education Almanac is also set to come out within the next month.

Discussion: Regent Perdue inquired about the high default rates at UAF and UAS, and the fluctuating rates at UAA. Acting ED Thomas explained that the number of loans entering repayment fluctuates a lot year-to-year, causing high variability in the institutional rate. Regent Perdue asked if the Commission could get data on the number of students corresponding to higher default rates; Acting ED Thomas offered to provide Commission members with default rate data replicated using student counts.

Chair Brown inquired why some years reported a non-applicable status, to which Acting ED Thomas explained there was no student data available for those years. Chair Brown also asked if there was any data on best practices being utilized at institutions constantly showing lower default rates. Acting ED Thomas pointed to the establishment of a dedicated default management specialist and team at ACPE that works to proactively prevent loan defaults and improve borrower outcomes. She emphasized ACPE's ongoing efforts to improve early intervention and enhance student support to minimize defaults.

Communications and Outreach – Kate Hillenbrand, Director of Communications and Outreach, highlighted that Outreach staff connected with 720 Alaskans this quarter, through 276 information sessions and 77 trainings and workshops. An email marketing campaign targeting the APS and FAFSA reached over 43,000 Alaskans, while a mailer promoting the Refinance Education Loan reached more than 17,000 pre-qualified individuals. She stated the redesign of the ACPE website is progressing well towards meeting the June 30, 2025 launch date, and noted that a walkthrough of the new site is planned for the upcoming July Commission meeting.

Director Hillenbrand advised Commission Members that ACPE has received numerous questions from students and families regarding the status of the FAFSA. She emphasized the FAFSA remains both operational and required for programs like the APS and AEG. Outreach staff is working with other organizations to deliver consistent messaging to ensure Alaskan students understand the importance of completing the FAFSA for accessing education funding.

Information Support Services – Jamie Oliphant, Director of Information Support Services, indicated that projects discussed last quarter are still ongoing, with work continuing on implementing technical updates to the Alaska Student Aid Portal and transitioning systems from Windows 10 to Windows 11. New projects include implementing new program year updates, helping on the back-end with the website redesign, and optimizing the Institutional Authorization school list page to reduce staff workload. In addition, she shared that the team has reviewed and updated the agency's disaster recovery plan.

COMMISSIONER REPORTS

- **Alaska Student Loan Corporation**
 - Vice Chair Bicchinella did not have anything new to report from the Corporation.
- **UA Board of Regents**
 - Regent Perdue expressed gratitude at being reappointed by Governor Dunlevy to the UA Board of Regents.



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- Regarding the rapidly changing Federal policy landscape, Regent Perdue indicated the University is actively working to track, adapt to, and take advantage of these changes where possible. She acknowledged the work of President Pitney and her staff in keeping the Board up-to-date on funding issues, as well as Alaska's congressional delegation for their efforts to address these federal issues.
- Regarding DEI, Regent Perdue emphasized that the Board's intent is not to cause any disruptions or academic freedom issues in the classroom, and encouraged any such issues to be reported to the Board.
- In February the Board approved moving forward with the Troth Yeddha' Indigenous Studies Center, a long-term initiative to create a dedicated space to house UA's Indigenous studies programs
- Concluding her remarks, Regent Perdue emphasized the need to prioritize comprehensive institutional engagement to help address student enrollment and retainment, and expressed appreciation for ACPE's collaboration in advancing this mission.
- Community Colleges
 - Commissioner Williams did not have anything new to report.
- Student Representative
 - Commissioner Hamlin reported that she and other members of the Coalition of Student Leaders went down to Juneau to help advocate for the University and wrote their own resolution regarding DEI.
 - Commissioner Hamlin also noted this was her last meeting as the Student Representative.
- Alaska Workforce Investment Board (AWIB)
 - Commissioner Zugg highlighted the release of *Alaska's Workforce Future* plan in March 2025, emphasizing the critical need for this strategic plan to address the state's significant and growing workforce gap.
 - The plan was developed through comprehensive shareholder engagement, including industry convening, surveys, focus groups, direct interviews, and meta-analysis.
 - Primary goals outlined in the plan include the following:
 - Fostering industry via improved career marketing and branding;
 - Enhancing career pathway programs across all education levels; and
 - Addressing retention, recruitment, and regional development.
 - Initiatives of note featured in the report concern addressing Alaska's childcare crises and utilizing construction trade programs to foster rural housing development.
 - Commissioner Zugg concluded by encouraging Commission members and staff to review the full report and reiterating the AWIB's mission of supporting positive employment outcomes for Alaskans.



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ELECTION OF OFFICERS

Commissioner Brown nominated Trish Zugg for the roll of Chair. Commissioner Perdue seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Chair Zugg nominated John Brown for the roll of Vice Chair. Commissioner Bicchinella seconded. By roll call vote, all members present voted aye. The motion carried.

CLOSING COMMENTS

Commissioner Hamlin reiterated this her last meeting, and expressed how much she has learned from and enjoyed being on the Commission. She thanked departing Administrative Assistant Grace Newman for her work and all her help.

Regent Perdue expressed her appreciation and gratitude for Commissioner Hamlin's contributions in being the Commission's Student Voice.

Regent Harrison indicated that Commissioner Hamlin would be missed, and stated her appreciation for Chair Zugg and all those members who step up to lead the Commission. She expressed confidence in Chair Zugg's guidance and her desire to see Kerry Thomas become the permanent full-time Executive Director.

Commissioner Handeland thanked Vice Chair Brown for his service as Commission Chair and welcomed having him continue as Vice Chair. He also expressed his appreciation for Chair Zugg accepting the position of Chair, and anticipation for what she will accomplish. He concluded his remarks by thanking Commissioner Hamlin for her perspective and contributions.

Commissioner Williams also thanked Commissioner Hamlin for her contributions as Commissions Member, and extended her gratitude to Administrative Assistant Newman for all her work. She also expressed her gratitude and appreciation towards Acting Executive Director Thomas for continuing to take on dual roles. She thanked Vice Chair Brown for his leadership, and expressed her excitement at having Chair Zugg as the new Chair of the Commission.

Commissioner Hamilton expressed his excitement for the progress on the APS and his hope that Acting Executive Director Thomas will soon be confirmed as the full-time Executive Director. He extended his appreciation for Vice Chair Brown's time as Chair and contributions to the Commission, and thanked all of the members for their service.

Commissioner Bicchinella echoed the other member's excitement for the future of the Commission and looks forward to what Chair Zugg brings to the Commission. He expressed his appreciation to Vice Chair Brown for his service, and to the Commission Staff for their hard work and efforts in putting together the Commission meetings.

Vice Chair Brown voiced immense gratitude to Commissioner Hamlin for her input and passion. He expressed his gratitude to departing Administrative Assistant Newman, and how impressed he was with her professional growth. He voiced his appreciation for the culture of the Commission and being a part of it.



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Chair Zugg concluded the meeting by thanking everyone for their participation, with special thanks extended to outgoing Administrative Assistant Newman for her contributions and wishing her well with her continued education. Chair Zugg voiced her gratitude for outgoing Commissioner Hamlin for representing the students, as wells as Vice Chair Brown and Commissioner Bicchinella for their leadership, experience, and knowledge. She voiced her appreciation for the staff, for their effectiveness, responsiveness, and dedication. She then addressed the University of Alaska representatives and regents still present, expressing her hope that they will reach out and work more with the school districts on early APS eligibility, as she expects the group of students on track for eligibility in their Junior year will be extremely large. Chair Zugg concluded by thanking everyone for their vote of confidence.

ADJOURN

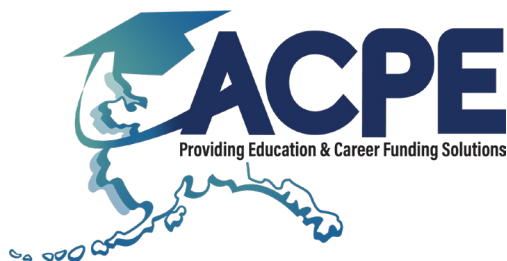
Vice Chair Brown moved to adjourn the April 10, 2025 Meeting of the Commission. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye. The motion carried.

The meeting adjourned at approximately 2:45 p.m.

Approved by:

Chair

Date



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
CC: Kerry Thomas, Executive Director
FROM: Jackie Hall, Program Manager
DATE: July 24, 2025
SUBJECT: Regulations for Notice of Public Comment

The Alaska Commission on Postsecondary Education proposes to notice for public comment regulation changes in Title 20, Chapter 15 of the Alaska Administrative Code dealing with student financial aid, including the Alaska Supplemental Education Loan Program and the Alaska Family Education Loan Program. Changes in Title 20, Chapter 16 of the Alaska Administrative Code dealing with the Alaska Education Grant and Scholarship programs. In addition, the Commission proposes a change in Title 20, Chapter 17 of the Alaska Administrative Code dealing with the Regulation of Postsecondary Educational Institutions. Proposed changes include the following:

- 20 AAC 15.935(e).
Repeal the annual loan maximums for the Alaska Supplemental Education Loan Program and the Alaska Family Education Loan Program. Alaska Statute 14.43.173 permits the Alaska Student Loan Corporation to determine a borrower's loan maximum based on the student's enrollment level.
- 20 AAC 15.990(a).
Add a new paragraph to define the term "alternative repayment schedule:" a revision to the borrower's existing loan repayment term to provide short- or long-term repayment relief and a revised repayment schedule to adjust the monthly payment and the amount of time the borrower will make payments over the life of the loan.
- 20 AAC 15.990(a).
Add a new paragraph to define the term "default forbearance agreement:" a short-term default recovery agreement in which the borrower agrees to make a specified number of voluntary payments to rehabilitate the borrower's defaulted loans, and in which upon the borrower's completing the agreement, the Alaska Commission on Postsecondary Education discontinues administrative collection activities and removes a default report from the borrower's loan record.
- 20 AAC 16.015(a)(1).
Change the term "expected family contribution" to "Student Aid Index," the new key metric for assessing financial need with the Free Application for Federal Student Aid (FAFSA) Simplification Act starting in the 2024 - 2025 award year.

- 20 AAC 16.037(a).
Clarify grant awards are determined "in part" by the student's Student Aid Index as reported on the FAFSA and change the term "expected family contribution" to "Student Aid Index."
- 20 AAC 16.210.
Repeal and readopt to clarify the full-time and half-time credit requirements for a first-year and a second- or subsequent-year scholarship recipient enrolled in an undergraduate, graduate, or credit-based certificate program, and career and technical school program; add a new subsection to define the qualifying eligibility requirements for a scholarship award recipient enrolled full-time in an undergraduate, graduate, or credit-based certificate program, and career and technical school program to receive an increased scholarship award; and clarify that a student's eligibility is extended by one semester for each semester the student is enrolled part-time; however, the extension cannot exceed the maximum of eight semesters of enrollment.
- 20 AAC 16.220(c)(2).
Align the half-time description for a graduate student with 20 AAC 16.220(b)(2).
- 20 AAC 16.900(b)(3).
Repeal the term "expected family contribution" and adopt a new definition of "Student Aid Index," the new key metric for assessing financial need with the FAFSA Simplification Act starting in the 2024 - 2025 award year. The Student Aid Index is an eligibility index number provided by the U.S. Department of Education, as calculated from information provided on the Free Application for Federal Student Aid (FAFSA), representing financial need. A negative Student Aid Index indicates the student has a higher financial need.
- 20 AAC 17.062(a).
modify the date when annual performance reports and fees must be submitted to the Alaska Commission on Postsecondary Education. The annual reporting date changed from December 1 to January 31 for authorized institutions. Additionally, this change corrects the citation referenced in this subsection giving the ACPE authority to assess a late fee if an institution fails to provide the information on or before the required date.

Statutory authority: AS 14.42.030, AS 14.43.105, AS 14.43.110, AS 14.43.120, AS 14.43.810, AS 14.43.820, AS 14.43.825, AS 14.48.050, and AS 14.48.090.

Statutes being implemented, interpreted, or made specific: AS 14.42.030, AS 14.43.105, AS 14.43.110, AS 14.43.120, AS 14.43.125, AS 14.43.173, AS 14.43.320, AS 14.43.405, AS 14.43.406, AS 14.43.415, AS 14.43.420, AS 14.43.630, AS 14.43.740, AS 14.43.810, AS 14.43.820, AS 14.43.825, AS 14.48.050, and AS 14.48.090.

Motion: approve for public comment changes to regulations in Title 20, Chapter 15 regarding the Alaska Supplemental Education Loan and Alaska Family Education Loan Programs, Chapter 16 regarding the Alaska Education Grant and Scholarship Programs, and Chapter 17 regarding the Regulation of Postsecondary Educational Institutions.

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MISCELLANEOUS BOARDS

20 AAC 15.935(e) is repealed:

(e) Repealed ____/____/____ [FOR LOANS MADE UNDER AS 14.43.170 - 14.43.175 (ALASKA SUPPLEMENTAL EDUCATION LOAN PROGRAM) OR AS 14.43.710 - 14.43.750 (ALASKA FAMILY EDUCATION LOAN PROGRAM), THE MINIMUM ANNUAL LOAN AWARD TO A BORROWER FOR

(1) AN ELIGIBLE UNDERGRADUATE STUDENT IS

(A) \$14,000 FOR ON-TIME ENROLLMENT;

(B) \$12,500 FOR FULL-TIME ENROLLMENT;

(C) \$7,500 FOR HALF-TIME ENROLLMENT;

(2) AN ELIGIBLE GRADUATE STUDENT IS

(1) \$15,000 FOR FULL-TIME ENROLLMENT;

(B) \$7,500 FOR HALF-TIME ENROLLMENT; AND

(3) AN ELIGIBLE STUDENT ATTENDING A CAREER EDUCATION PROGRAM, THE DURATION OF WHICH IS AT LEAST 180 HOURS OVER A PERIOD OF NOT LESS THAN SIX WEEKS, AND THAT CULMINATES IN A TERMINAL CERTIFICATE DESIGNED TO LEAD TO EMPLOYMENT, IS \$10,000]. (Eff. 3/22/97, Register 141; am 4/20/2000, Register 154; am 2/22/2015, Register 213; am ____/____/____, Register ____)

Authority:	AS 14.43.105	AS 14.43.173	AS 14.43.640
	AS 14.43.110	AS 14.43.320	AS 14.43.740
	AS 14.43.120	AS 14.43.630	

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MISCELLANEOUS BOARDS

20 AAC 15.990(a) is amended by adding new paragraphs to read:

(28) "alternative repayment schedule" means a revision to a borrower's existing loan repayment term to provide short-term or long-term repayment relief; a revised repayment schedule adjusts

(A) the amount of time the borrower will make payments; and

(B) the monthly installment amount over the life of the loan;

(29) "default forbearance agreement" means a short-term default recovery agreement in which

(A)a borrower agrees to make a specific number of voluntary monthly payments as determined by the commission to demonstrate the borrower's renewed ability and willingness to repay the loan; and

(B) upon the borrower's successful completion of the default forbearance agreement, the commission discontinues administrative collection activity and removes a report of default from the borrower's loan record and consumer credit report.

(Eff. 6/23/95, Register 134; am 3/22/97, Register 141; am 3/15/98, Register 145; am 4/20/2000, Register 154; am 11/5/2000, Register 156; am 4/27/2001, Register 158; am 3/1/2002, Register 161; am 7/1/2002, Register 162; am 4/2/2004, Register 169; 2/27/2010, Register 193; am 11/16/2012, Register 204; am 4/6/2018, Register 226; am ____/____/_____, Register _____)

Authority: AS 14.42.030 AS 14.43.125 AS 14.43.630
AS 14.43.105 AS 14.43.160 AS 14.43.740
AS 14.43.120 AS 14.43.320

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MISCELLANEOUS BOARDS

20 AAC 16.015(a)(1) is amended to read:

(1) lowest **Student Aid Index** [EXPECTED FAMILY CONTRIBUTION] as reported on the **Free Application for Federal Student Aid (FAFSA)** [FAFSA];
(Eff 2/22/2015, Register 213, am 4/6/2018, Register 226; am 8/16/2024, Register 251; am ____/____/_____, Register _____)

Authority: AS 14.42.030 AS 14.43.406 AS 14.43.415
AS 14.43.405

20 AAC 16.037(a) is amended to read:

(a) Grant award amounts are based on financial need, determined **in part** by the student's **Student Aid Index** [EXPECTED FAMILY CONTRIBUTION] as reported on the **Free Application for Federal Student Aid (FAFSA)** [FAFSA] and by the student's enrollment status.

(Eff. 2/20/2005, Register 173; am 12/28/2008, Register 188; am 10/3/2011, Register 200; am 4/4/2013, Register 206; am 2/22/2015, Register 213; am ____/____/_____, Register _____)

Authority: AS 14.42.030 AS 14.43.406 AS 14.43.420
AS 14.43.405 AS 14.43.415

20 AAC 16.210 is repealed and readopted to read:

- (a) An applicant for an Alaska performance scholarship must
- (1) meet the requirements of AS 14.43.820(a) and (m);
 - (2) meet the academic eligibility requirements of 4 AAC 43 and
 - (A) if a first-year scholarship recipient enrolled in an undergraduate

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MISCELLANEOUS BOARDS

academic program of study on a

(i) full-time basis, successfully complete a minimum of 24 semester credits or the equivalent; or

(ii) half-time basis, successfully complete a minimum of 12 semester credits or the equivalent;

(B) if a first-year scholarship recipient enrolled in a graduate or credit-based certificate program of study on a

(i) full-time basis, successfully complete a minimum of 18 semester credits or the equivalent; or

(ii) half-time basis, successfully complete a minimum of 10 semester credits or the equivalent;

(C) if a second- or subsequent-year scholarship recipient enrolled in an undergraduate program of study on a

(i) full-time basis, have successfully completed a minimum of 24 semester credits or the equivalent in the first year and an additional 30 semester credits or the equivalent for each subsequent year that scholarship money was received; or

(ii) half-time basis, have successfully completed a minimum of 12 semester credits or the equivalent in the first year and 15 semester credits or the equivalent for each subsequent year that scholarship money was received;

(D) if a second- or subsequent-year scholarship recipient enrolled in a graduate or credit-based certificate program of study on a

(i) full-time basis, have successfully completed a minimum of 18

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semester credits or the equivalent in the first year and 22 semester credits or the equivalent in the subsequent year that scholarship money was received; or

(ii) half-time basis, have successfully completed a minimum of 10 semester credits or the equivalent in the first year and 12 semester credits or the equivalent in the subsequent year that scholarship money was received; or

(E) if a career and technical school program scholarship recipient enrolled in a non-credit hour program of study on a

(i) full-time basis, have successfully completed the program with attendance of at least 30 clock hours per week for not less than 12 weeks; or

(ii) half-time basis, have successfully completed the program with attendance of at least 15 clock hours per week for no less than six weeks;

(3) meet continuing eligibility requirements, including

(A) if a student other than a career and technical school program student, maintaining a cumulative grade point average of at least 2.5 on a 4.0 scale to receive a second or subsequent disbursement of a scholarship award; or

(B) if a career and technical school program student, meeting the satisfactory progress requirements of the career and technical school program before receiving a second or subsequent disbursement of a scholarship award; and

(4) complete two consecutive semesters or three consecutive quarters of full-time enrollment and have a qualifying cumulative grade-point average or equivalent, as certified by the postsecondary institution, to be eligible for an increased award under AS 14.43.825(h); in this subsection, a student is considered full-time if the student is

(A) an undergraduate student enrolled in a course of study that is not less

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than 15 credits per semester or the equivalent per quarter or

(B) a graduate or credit-based certificate program student enrolled in a course of study that is not less than 11 credits per semester or the equivalent per quarter; or

(C) a career and technical school program student enrolled in a non-credit hour program that requires attendance of at least 30 clock hours per week for not less than 12 weeks.

(b) Notwithstanding the minimum enrollment requirements of (a)(4) of this section, for purposes of receiving an increased award under AS 14.43.825(j), a career technical school program student must complete two technical school programs and have earned a degree or certificate to be considered for a scholarship award level increase.

(c) Notwithstanding an applicant's eligibility, scholarship money will not be awarded to an applicant for a program

(1) designed to terminate in a private pilot license; or

(2) of study conducted outside the state, unless the program is a formal exchange program available as part of a degree program at an eligible institution in this state.

(d) A student who receives an extension under AS 14.43.825(c) for part-time enrollment may not exceed the equivalent of eight full-time semesters.

(e) The postsecondary institution of attendance shall certify final applicant eligibility in accordance with 20 AAC 16.235. (Eff. 1/1/2011, Register 196; am 11/16/2012, Register 204; am 8/16/2024, Register 251; am ____ / ____ / _____, Register ____)

Authority: AS 14.42.030 AS 14.43.820 AS 14.43.825

AS 14.43.810

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20 AAC 16.220(c)(2) is amended to read:

(2) **in** a graduate **degree or certificate program** [STUDENT], must be enrolled each term in at least five but not more than eight semester credit hours, or the equivalent, applicable to the student's graduate degree or certificate program; or

(Eff. 1/1/2011, Register 196, am 4/6/2018, Register 226; am 8/16/2024, Register 251; am ____/____/____, Register ____)

Authority: AS 14.42.030 AS 14.43.810 AS 14.43.825

20 AAC 16.900(b)(3) is repealed:

(3) repealed ____/____/____;

20 AAC 16.900(b) is amended by adding a new paragraph to read:

(12) "Student Aid Index (SAI)" means the eligibility index number provided by the United States Department of Education as calculated from information provided on the Free Application for Federal Student Aid (FAFSA) that represents a student's financial need; a negative SAI indicates the student has a higher financial need. (Eff. 6/13/80, Register 74; am 11/27/86, Register 100; am 2/20/2005, Register 173; am 12/28/2008, Register 188; am 1/1/2011, Register 196; am 11/16/2012, Register 204; am 4/4/2013, Register 206; am 2/22/2015, Register 213; am ____/____/____, Register ____)

Authority: AS 14.42.030 AS 14.43.405 AS 14.43.810

20 AAC 17.062(a) is amended to read:

(a) An authorized institution shall annually submit, with the fee described in 20 AAC

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17.055(a), in a format provided by the commission, a report for each education program offered.

The report must include annual soundness in accordance with this section, documentation of financial soundness in accordance with 20 AAC 17.102, surety in compliance with 20 AAC 17.045, and documentation of life safety requirements in conformance with 20 AAC 17.060.

Institutions that report to the United States Department of Education, National Center for Education Statistics' Integrated Postsecondary Education Data System (IPEDS) are not required to provide annual performance reports unless there has been a change from what was reported to IPEDS. Annual reporting is due on or before **January 31** [DECEMBER 1]. The commission staff may assess a late fee, in accordance with **20 AAC 17.055(a)** [20 AAC I 7.055(a)], if an institution fails to provide the information on or before the required date.

(Eff. 6/13/97, Register 142; am 4/24/98, Register 146; am 4/20/2000, Register 154; am 4/27/2001, Register 158; am 11/24/2007, Register 184; am 12/29/2010, Register 196; am 9/18/2022, Register 243; am ____/____/_____, Register _____)

Authority: AS 14.42.030 AS 14.48.060 AS 14.48.090
AS 14.48.050 AS 14.48.070

Alaska's Workforce Future

Summary of draft report - <https://www.alaskasafetyalliance.org/workforce>

Presented by Mari Selle, Alaska Workforce Alliance

Dirk Craft, Alaska Workforce Investment Board



Summary of goals from *Alaska's Workforce Future Report*

Goal 1: Enhance Career Awareness and Pathways

Goal 2: Develop a Skilled and Qualified Workforce

Goal 3: Retain Alaskans and Attract New Alaskans

Goal 4: Foster Regional Workforce Development

Goal 5: Improve Infrastructure and Access to Services

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

These goals and strategies were developed using extensive research with industry and workforce stakeholders

Industry Advisory Council

- Council comprised of representatives from sectors including energy, transportation, healthcare, education, construction; Guided the planning process for this report through regular meetings and engagements

Surveys

- Student and job-seeker survey with 353 participants, focusing on individuals' career aspirations and perceived barriers to employment
- Employer survey with 576 responses from employers of all sizes and economic regions across 23 industries

Focus groups and interviews

- Targeted discussion with educators, administrators, and training providers identifying gaps in current career awareness efforts, funding, and programming, and exploring how to better align with industry needs
- 12 Industry breakout groups at the 2023 Workforce Convening
- Regional focus groups and interviews with organizations representing rural communities to incorporate their views

Meta Analysis

- Reviewed over 50 publications, industry specific workforce plans, regional plans, Alaska Native tribal organization workforce plans, Comprehensive Economic Development Strategies, education-led reports on Alaska CTE
- Analyzed employment data, training requirements, impact of upcoming mega-projects

2023 Convening participants highlighted several needs from across industries and regions

Needs	Convening attendees suggested...
Help recruiting and retaining workers	<ul style="list-style-type: none"> Recruitment campaign to bring workers to Alaska Lower barriers to professional licensing, speed up timelines Eliminate out of state tuition, require post-training residency Guarantee employer spots in training programs (AVTECH, etc.) Alert employers about training cohorts that are soon to graduate Help employers do outreach in rural Alaska
Help promoting industry to the next generation	<ul style="list-style-type: none"> Provide more work-based learning opportunities Provide reliable industry-school liaisons Support industry in creating school-friendly content (e.g. Alaska Resource Education) Provide more reliable information about career pathways to schools Give teachers opportunities to learn through externships
Expand apprenticeship system	<ul style="list-style-type: none"> Require apprentices on state and municipal construction projects Expand the apprenticeship model to new industries (e.g. healthcare, government)

Across all of Alaska's regions, we heard the need for...

- An entity coordinate projects and support consistent follow-through
- Improved data analysis, forecasting, and visualization of workforce gaps
- Project management for statewide communications on workforce
- Cross-generational knowledge transfer
- Action-oriented workplan with shared fundraising

Each goal is connected to an implementing strategy, which is detailed specifically in the report

Goal 1: Enhance Career Awareness and Pathways

- Strategy 1.1: Boost Industry Career Marketing and Branding
- Strategy 1.2: Strengthen Career Pathways
- Strategy 1.3: Support Career Planning and Mentorship

Goal 2: Develop a Skilled and Qualified Workforce

Goal 3: Retain Alaskans and Attract New Alaskans

Goal 4: Foster Regional Workforce Development

Goal 5: Improve Infrastructure and Access to Services

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

Strategies under this goal focus on organizing awareness campaigns, leveraging social media, and improving websites and e-tools.

Also recommending:

- Greater alignment of career pathway programs at all educational levels to industry needs
- Explore requiring high school career pathway course
- Provide consistent training for career navigators
- Support the recruitment, development, and certification of Career and Technical Education teachers at high school and postsecondary levels

Strategies reflect the research and input of industry and workforce educators

Goal 1: Enhance Career Awareness and Pathways

Goal 2: Develop a Skilled and Qualified Workforce

- Strategy 2.1: Address Workforce Readiness
 - Strategy 2.2: Expand and Improve Training Programs
 - Strategy 2.3: Promote Apprenticeships and Internships
-

Goal 3: Retain Alaskans and Attract New Alaskans

Goal 4: Foster Regional Workforce Development

Goal 5: Improve Infrastructure and Access to Services

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

Strategies under this goal focus on creating “Pre-Job” workforce forums to prepare workers with the right qualifications, especially for work tied to large infrastructure projects

Also recommending:

- Identifying potential resources for high school/postsecondary CTE
- Support educational programs preparing students for the technology and skills needed for changing workforce
- Create internship/apprenticeship expansion programs using best practices from other states (including employer subsidies and tax incentives)
- Explore establishing State Apprenticeship Agency to streamline and expand apprenticeship opportunities

Strategies also speak to how we counter long-term challenges we face in Alaska...

Goal 1: Enhance Career Awareness and Pathways

Goal 2: Develop a Skilled and Qualified Workforce

Goal 3: Retain Alaskans and Attract New Alaskans

- Strategy 3.1: Strengthen Talent Pipelines
 - Strategy 3.2 Market Alaska's Opportunities: Recruit in and out of Alaska
 - Strategy 3.3: Elevate Programs that Foster New Alaskans
-

Goal 4: Foster Regional Workforce Development

Goal 5: Improve Infrastructure and Access to Services

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

Strategies under this goal focus on connecting students (especially rural students to work experiences, and creating a marketing campaign for working age adults to emphasize Alaska's quality of life – including encouraging former Alaskans to come back.

Also recommending:

- Leverage opportunities for seasonal/temporary workers to become permanent residents
- Reduce delays in occupational licensing, and expand reciprocal licensing agreements

... and how we can work together across our unique and specific regions

Goal 1: Enhance Career Awareness and Pathways

Goal 2: Develop a Skilled and Qualified Workforce

Goal 3: Retain Alaskans and Attract New Alaskans

Goal 4: Foster Regional Workforce Development

- Strategy 4.1: Establish Regional Teams
 - Strategy 4.2: Leverage Regional Knowledge for Workforce Projects
-

Goal 5: Improve Infrastructure and Access to Services

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

Strategies under this goal focus on employing community representatives who act as liaisons between residents and employers.

Focus on lifting up existing models like Bristol Bay Native Corporation and Bering Straits Native Corporation.

Advocates for regional involvement in workforce development related to preparing workers for IIJA projects.

The strategies reflect the need to support the structures that allow workers to show up and do their best work

Goal 1: Enhance Career Awareness and Pathways

Goal 2: Develop a Skilled and Qualified Workforce

Goal 3: Retain Alaskans and Attract New Alaskans

Goal 4: Foster Regional Workforce Development

Goal 5: Improve Infrastructure and Access to Services

- Strategy 5.1: Address Infrastructure Gaps that support workers (e.g. housing, transportation, childcare, eldercare)
- Strategy 5.2: Collaborate with Partners to Enhance Support Systems

Strategies under this goal focus on collaborating with partners to address underlying infrastructure gaps that prevent workers from taking advantage of workforce opportunities or impact workforce stability.

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

Finally, the report focuses on how to sustain these workforce development efforts long-term, through changes and turnover

Goal 1: Enhance Career Awareness and Pathways

Goal 2: Develop a Skilled and Qualified Workforce

Goal 3: Retain Alaskans and Attract New Alaskans

Goal 4: Foster Regional Workforce Development

Goal 5: Improve Infrastructure and Access to Services

Goal 6: Ensure Sustainability and Continuity of Workforce Development Efforts

- Strategy 6.1: Establish a Centralized Coordinating Entity
- Strategy 6.2: Empower Coordinating Entity for Sustainability and Engagement

This goal focuses on identifying a centralized organization to coordinate implementation of these strategies long term, working in partnership with other key stakeholders.

Alaska's AWIB serves this function.

Report Appendices – www.alaskasafetyalliance/workforce

- Appendix 1: Report of Employer Survey
 - Employer Survey Attachments 1-5, 7-8
 - Employer Survey Comments, Attachment 6
- Appendix 2: Report of Student Survey
 - Student Survey Attachments 1-5
 - Student Survey Comments, Attachment 6
- Appendix 3: Report of Education Focus Groups and Interviews
- Appendix 4: Report of Regional Communities Focus Groups and Interviews
- Appendix 5: Industry Sector Plans
- Appendix 6: Industry Sector Plans Crosswalk (spreadsheet)
- Appendix 7: IAC Report of Initial Survey
- Appendix 8: Models from Oregon and Colorado
- Appendix 9: Overview of Career & Technical Education in Alaska

Key Findings - October 2024 BEC Convening

- **Partner:** Establish a formal partnership, across willing sector leads who want to pursue creative solutions for addressing existing workforce gaps. To start, the partnership should prioritize the following:
 - **Develop data tools:** Don't collect new data, instead create data visualization tools to map career pathways across the State of Alaska. The goal should be to help system leaders and individuals make good decisions.
 - **Convene stakeholders** to address statewide issues, select a few per year to collectively address
 - **Establish joint marketing efforts** to communicate directly to current and future employees
 - **Work with regionals leaders** to provide resources and information. Be open to how regions and communities implement solutions. Do not create any new layers of bureaucracy for regions to navigate.

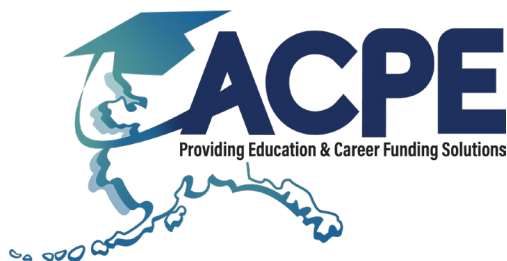
SAVE THE DATE

October 14-15 Workforce Convening in Anchorage Registration Information Coming Soon!

Alaska Workforce Alliance/Business Education Compact
Alaska Workforce Investment Board
Alaska Career Technical Education Association

Thanks to our partners for their support and engagement





Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
FROM: Kerry Thomas, Acting Executive Director
DATE: July 15, 2025
SUBJECT: Executive Director Report

This quarter the Commission was focused on a number of different priorities including the conclusion of legislative session, monitoring changes at the Federal level, and the continued implementation of the Alaska Performance Scholarship (APS) program changes resulting from the passage of HB 148 in 2024. Progress continues on these items and other strategic projects, and, with the Executive Director appointment final, senior leadership is actively planning for the upcoming year.

Legislative Session:

ACPE's FY26 operating budget was approved as requested. APS and Alaska Education Grant (AEG) funding are at the highest levels since program inception at \$17,014,000 and \$8,507,000, respectively, for FY26. This represents an FY26 increase of \$3.0 million for APS and \$1.5 million for AEG compared to FY25. Based on legislative action, the Higher Education Investment Fund (HEIF), which funds APS and AEG awards, will fund the FY25 budget shortfall in an amount of approximately \$200 million. The transfer from the HEIF will occur in the fall, which means full FY27 APS and AEG funding is secure because it is based on the value of the HEIF at July 1, 2026. The timing of the HEIF transfer also provides the legislature the 2026 legislative session to address program funding for future years.

Federal Update:

The One Big Beautiful Bill Act (OBBBA) was signed into law in July 2025, representing the most comprehensive reforms to U.S. higher education policy in recent years. The legislation is designed to expand access, affordability and accountability across the postsecondary education system. ACPE staff are analyzing the bill and associated implications for Alaska students and postsecondary institutions. Attached is a summary of the Federal Student Aid changes from the OBBBA, prepared by the National Association of Student Financial Aid Administrators.

Strategic Planning:

In June, senior managers held a day and a half virtual strategic planning meeting. The focus areas of this meeting were to evaluate progress toward meeting established goals, discuss active and upcoming projects and related resource assignments, analyze and identify any potential legislative updates needed to support progress in ACPE's strategic initiatives, review financial projections, and

prepare for the FY27 budget proposal. The quarterly dashboard was updated to reflect the latest data as of March 31, 2025, and is included within the packet following this report for your information. A new key performance indicator (KPI-11 Non ASLC funding sources) was included in this version showing the FY25 goal of remaining at the same level as FY24.

Alaska Student Loan Corporation Meeting:

The Corporation Board met on May 8, 2025 to approve variable interest rates and annual updates to the investment policy. The Corporation's next scheduled meeting is on November 25, 2025.

Professional Organization Meetings/Presentations:

Over the past quarter, I attended a number of meetings and presentations related to higher education, legislative session, and federal changes. A summary of those meetings follows:

- Weekly meetings with the Department of Education & Early Development Director's team
- Bi-weekly meetings with UA Vice Presidents Brian Smentkowski and Michelle Rizk
- APS presentation to the UA Board of Regents
- Monthly Alaska Statewide Education Leaders meeting, facilitated by the Alaska Council of School Administrators
- Monthly meetings with Education Finance Council (EFC)
- Monthly meetings with the Alaska Performance Scholarship Cross Agency Workgroup
- Federal updates meetings, hosted by the State Higher Education Executive Officers Association (SHEEO)

Human Resources Update:

Recruitment efforts and staff changes this quarter led to the appointment of three new employees, two promotions, and the separation of four employees. Remington Wiley was appointed as a College Intern on May 5, 2025. Gilda Gonzales was hired as an Accounting Technician I on May 29, 2025. Kristina Paulick was recruited as an Accountant V on June 13, 2025.

Melanie Stewart was promoted from Accountant IV to Accountant V, and Kerry Thomas was promoted from Director of Program Operations to Executive Director of ACPE.

Grace Newman, Executive Administrative Assistant, separated on April 25, 2025, after two years of service. Jason Graham, Loan Payment Accountant, retired on April 28, 2025, after 27 years with ACPE. Patrick Littlefield, Programmer/Analyst, retired on May 30, 2025, after 21 years of service. Suzann Phillips, Finance Analyst II, retired on July 3, 2025, after 23 years (accumulated) with the agency. Gail Coenraad, Program Operations Administrative Assistant Specialist, is set to retire on August 31, 2025, after 19 years of service.

ACPE currently has 41 filled positions: 9 in Anchorage and 32 in Juneau. The breakdown of filled positions by division is as follows: ISS–8, Finance–11 (9 full-time, 2 part-time), Program Operations–13, Outreach–7, and Executive Office–2.

There are 11 vacant positions: ISS–2, Finance–3, Program Operations–4, Outreach–1, and Executive Office–1. Recruitment efforts have been slowed by Administrative Order 358, which

implemented a statewide hiring freeze on May 9, 2025. Agencies must now submit hiring waivers to the Governor's office for approval prior to recruitment.

ACPE's current workforce includes 27 females (65.85%) and 14 males (34.15%) compared to the statewide distribution of 7,021 females (48.2%) and 7,543 males (51.8%). The average age of ACPE employees is 46.12 years, slightly higher than the statewide average of 43.5 years. The racial and ethnic demographics of ACPE are White (87.5%) and minorities (12.5%) compared to the statewide makeup of White (73.2%) and minorities (26.8%). See the [State of Alaska Workforce Profile FY24](#) for additional details.

Attachments:

Press Release – 2025 Alaska Higher Education Almanac

KPI Dashboard – Q3 FY2025

Federal Student Aid Changes from the One Big Beautiful Bill Act

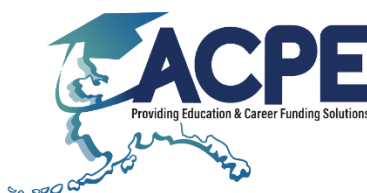
ACPE PRESS RELEASE

KERRY THOMAS

Executive Director

907-465-6740

acpe.alaska.gov



FOR IMMEDIATE RELEASE:

June 9, 2025

ALASKA COMMISSION ON POSTSECONDARY EDUCATION RELEASES 2025 ALASKA HIGHER EDUCATION ALMANAC

Juneau – The Alaska Commission on Postsecondary Education (ACPE) is pleased to announce the release of the 2025 Alaska Higher Education Almanac. In its eighth year of publication, the Almanac offers higher education stakeholders and policymakers meaningful, curated content and data to develop, enhance, and guide educational and workforce opportunities.

Highlights from the 2025 Almanac include:

- ACPE’s education funding solutions for Alaskans
- Alaska’s postsecondary enrollment & completion rates
- Credential awarding totals & trends
- Economic impact of postsecondary education related to median earnings

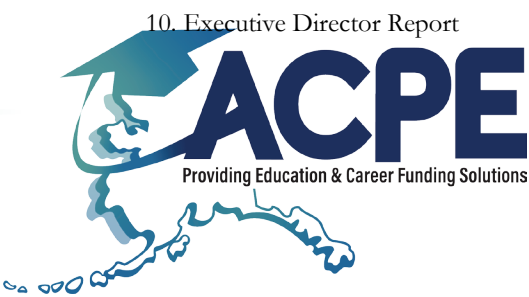
The 2025 Alaska Higher Education Almanac is available on ACPE’s website at acpe.alaska.gov/reports.

ABOUT THE ALASKA COMMISSION ON POSTSECONDARY EDUCATION:

Funded by the Alaska Student Loan Corporation, ACPE champions individuals and families through broad access to federal and state programs, grants, scholarships, and loans together with the tools and resources that allow them to make informed decisions about funding their education. As the Higher Education Agency for the State of Alaska, ACPE advances policy and fosters collaboration to build a skilled workforce that meets the needs of communities and employers, supporting economic development across the state.

ACPE PROVIDES EDUCATION AND CAREER FUNDING SOLUTIONS.

###



Key Performance Indicator (KPI) DASHBOARD

STRATEGIC PRIORITIES:

Dashboard Key

- Measurable Target
- Current Status

- P1** Become the education lender of choice in Alaska and for Alaskans.
KPI 1, 2, 6, 7, 8
- P2** Increase access to, and utilization of federal and state education funding sources.
KPI 1, 3, 4, 6, 7
- P3** Operate a sustainable organization responsive to students, customers, stakeholders, and employees.
KPI 1, 9, 10, 11, 12, 13, 14
- P4** Position ACPE to help bridge the gap in Alaska's current and future workforce needs.
KPI 5, 15, 16

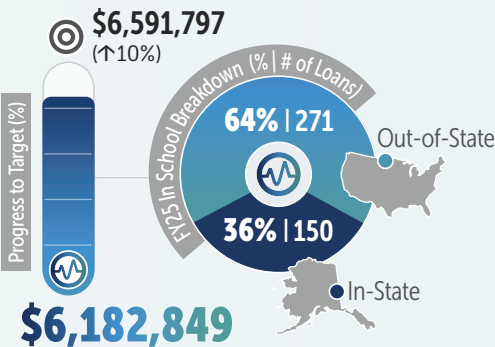
Strategic priorities are achieved by meeting the seven goals. Progress towards meeting each goal is measured by the KPIs.
*Target values based on FY24 totals (data from 7/1/23 to 6/30/24, unless otherwise indicated). Current statuses reflect data from 1/1/25 to 3/31/25.

GOAL #1: Offer loan program responsive to consumer and organization needs

STRATEGIC PRIORITIES MET: **P1** **P2** **P3**

KPI-1 Loan volume:

In school (ASEL + FEL)
Target based on FY24 total: \$5,992,543



Refinance (REFI)
Target based on FY24 total: \$2,684,645 (42 loans)

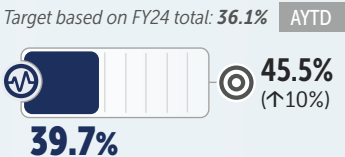
14 Loans: \$2,953,110 (up 10%)
\$768,830

GOAL #2: Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs

STRATEGIC PRIORITIES MET: **P1** **P2** **P3** **P4**

KPI-1 SEE GOAL #1

KPI-2 Alaska loan market share: Based on annual in school loan originations

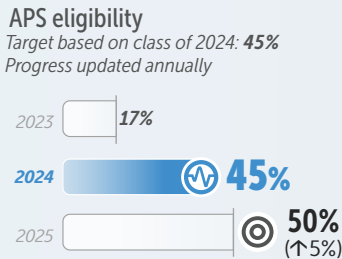


KPI-3 FAFSA completion trends: Target based on FY24 total: 29,377

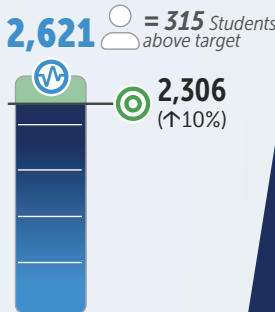


KPI-4 SEE GOAL #7

KPI-5 Trends in APS:



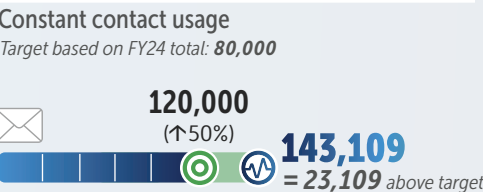
APS use
Target based on FY24 total: 2,119



GOAL #3: Enhance & refine financial planning resources for appropriate target audiences

STRATEGIC PRIORITIES MET: **P1** **P2**

KPI-6 Utilization of financial planning resources:



Open rate of content sent
Target based on FY24 total: 53%



CHANGE TOWARDS TARGET:

- Up arrow
- Down arrow
- Stable arrow

2024-25 PROGRESS	DATE			
	9.30.24	12.31.24	3.31.25	6.30.25
Strategic Priority #1	Up	Down	Stable	Stable
Strategic Priority #2	Up	Stable	Up	Stable
Strategic Priority #3	Up	Up	Up	Stable
Strategic Priority #4	NA	NA	NA	Stable

- Measurable Target
- Current Status



Key Performance Indicator (KPI) DASHBOARD

*Target values based on FY24 totals (data from 7/1/23 to 6/30/24, unless otherwise indicated). Current statuses reflect data from 1/1/25 to 3/31/25.

GOAL #4: Modernize and streamline the customer experience

STRATEGIC PRIORITIES MET: **P1** **P2** **P3**

KPI-7 Trends in application funnel:

Incomplete applications



new info coming FY2026

Submitted applications



new info coming FY2026

Disbursed loans



new info coming FY2026

KPI-8

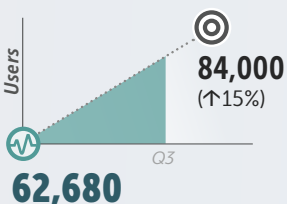
Trends in customer satisfaction ratings:

new info coming FY2026

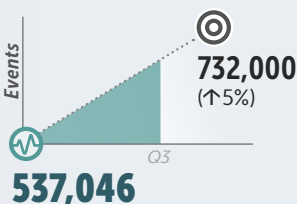


KPI-9 Trends in website engagement:

Number of users
Target values based on FY24 total: 73,000



Number of web events
Target values based on FY24 total: 697,116



GOAL #5: Improve operational efficiency and financial sustainability of the organization

STRATEGIC PRIORITIES MET: **P1** **P2** **P3**

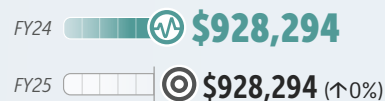
KPI-1 SEE GOAL #1

KPI-10



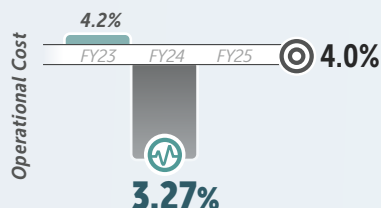
KPI-11 Non ASLC funding

sources: Target based on FY24 total: \$928,294. Progress updated annually.



KPI-12 Operational cost as an established percentage of income generating assets:

Target value based on FY23 total: 4.2%
Progress updated annually



GOAL #6: Foster an environment where employees thrive as the agency evolves

STRATEGIC PRIORITIES MET:

P3

KPI-13 Trends in employee satisfaction ratings:

Progress updated annually



KPI-14

TBD: Action item based on results of KPI-13

new info coming FY2026



GOAL #7: Identify the current state of higher education programs and resources in Alaska

STRATEGIC PRIORITIES MET:

P4

KPI-15

Complete inventory:

new info coming FY2026



new info coming FY2026



KPI-16

Tangible commitments:

new info coming FY2026



new info coming FY2026



Federal Student Aid Changes from the One Big Beautiful Bill Act

**Items in italics indicate proposed changes in earlier versions of the bill that were ultimately not included in the final version that was signed into law.*

Pell Grant Program			
Topic	Change	Notes	Effective Dates
Pell Shortfall	Provides approximately \$10 billion in mandatory funding to address the impending Pell Grant shortfall.	In Spring 2025, the Congressional Budget Office released projections for the Pell Grant program, indicating a possible funding shortfall in FY25 of about \$2.7 billion that would apply to the 2025-26 school year. By the end of FY26, the budget shortfall would be nearly \$10 billion.	Part of Fiscal Year 2026 Budget
Workforce Pell	Creates a Workforce Pell Grant program. Eligible programs must be 150-600 clock hours and run at least 8 weeks but fewer than 15 weeks. Programs must lead to a “portable, stackable” credential across more than one employer or prepare students for entry-level employment for which there is only one recognized postsecondary credential. The program must be approved by the state governor as aligned with in-demand jobs and meeting employers’ needs, as well as have been offered by the institution for at least one year, and meet performance benchmarks, including, having a ≥70% completion rate, ≥70% job placement rate (within 180 days), and the program cost cannot exceed the value-added earnings of students who completed the program 3 years prior. The credit must also be allowed to transfer into future degree programs.	Remedial, non-credit, correspondence, English language learning, and study abroad coursework are not eligible. Also excludes unaccredited institutions from participating. Students cannot receive both regular Pell and Workforce Pell simultaneously, and time spent using a Workforce Pell Grant counts toward the student’s overall Pell eligibility limit.	July 1, 2026
Pell Grant Enrollment	No change.	<i>Earlier versions of the bill proposed changing the definition of full-time enrollment for Pell eligibility, as well as eliminating Pell eligibility for less-than-half-time enrollment. These provisions were not included in the final legislation.</i>	N/A

Federal Direct Loan Program			
Topic	Change	Notes	Effective Dates
GraduatePLUS Loan Program	Eliminates the Graduate PLUS loan program.	Legacy Provision: If a borrower has a GradPLUS loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow from the program for 3 academic years or the remainder of their expected time to credential, whichever is less.	July 1, 2026
ParentPLUS Annual & Aggregate Loan Limits	All parents (combined) may borrow \$20,000 per year per dependent student and a \$65,000 aggregate limit per dependent student (without regard to amounts forgiven, repaid, canceled, or discharged).	Legacy Provision: If a borrower has a ParentPLUS loan made before July 1, 2026, while the dependent student is enrolled in a credentialed program, the parent can continue to borrow under current loan limits for 3 academic years or the remainder of their dependent student’s expected time to credential, whichever is less.	July 1, 2026
Graduate/Professional Annual & Aggregate Loan Limits	Caps the annual loan limits at \$20,500 for graduate students and \$50,000 for professional students. The aggregate limit is capped at \$100,000 for graduate students and \$200,000 for professional students, and does not include amounts borrowed as an undergraduate. (Borrowers who are both graduate and professional students at some point in their educational careers may only borrow up to \$200,000 in total for graduate and professional school).	Legacy Provision: If a borrower has a Direct Unsubsidized Loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow under current loan limits for 3 academic years or the remainder of their expected time to credential, whichever is less. A professional student is a student enrolled in a program of study that awards a professional degree, as defined under section 34 CFR 668.2. Examples of a professional degree include but are not limited to Pharmacy (Pharm.D.), Dentistry (D.D.S. or D.M.D.), Veterinary Medicine (D.V.M.), Chiropractic (D.C. or D.C.M.), Law (L.L.B. or J.D.), Medicine (M.D.), Optometry (O.D.), Osteopathic Medicine (D.O.), Podiatry (D.P.M., D.P., or Pod.D.), and Theology (M.Div., or M.H.L.).	July 1, 2026
Federal Loan Program Lifetime Loan Limits	\$257,500 lifetime borrowing limit on all federal student loans, excluding borrowed Parent PLUS loan amounts (in the case of a dependent student who had ParentPLUS borrowed on their behalf for education expenses).	Legacy Provision: If a borrower has a Federal Direct Loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow under current loan limits for 3 academic years or the remainder of their expected time to credential, whichever is less.	July 1, 2026
Institutionally Determined Limits	Allows institutions to impose their own lower program-level loan limits.	Lower loan limits must be applied to the entire program and not on a student-by-student basis.	July 1, 2026
Loan Proration	Requires institutions to prorate annual loan amounts in direct proportion to the percent of full-time status the student is enrolled.		No date mentioned in final bill.
Subsidized Loan Program	No change.	<i>An earlier version of the bill proposed eliminating the subsidized loan program. This provision was not included in the final legislation.</i>	N/A

Federal Student Aid Changes from the One Big Beautiful Bill Act

**Items in italics indicate proposed changes in earlier versions of the bill that were ultimately not included in the final version that was signed into law.*

Student Loan Repayment			
Topic	Change	Notes	Effective Dates
Repayment Plan/New Borrowers	Borrowers with new loans made on or after July 1, 2026 can be repaid using only two plans: a new standard repayment plan and the new income-based repayment plan, RAP. If a borrower with new loans made on or after July 1, 2026 does not select a plan, they will be assigned to the new standard repayment plan.	All loans must be paid under the same repayment plan, so borrowers with loans made before July 1, 2026, who take out additional loans on or after July 1, 2026, will only have RAP and the new standard repayment plan as options.	July 1, 2026
Repayment Plan/Current Borrowers	Current borrowers with no new loans made on or after July 1, 2026, are eligible to enroll in the current Standard, Graduated, Extended, or current Income Based (IBR) repayment plans, and may also opt in to the new RAP. Current borrowers may also switch between, enter or remain on existing IDR plans until July 1, 2028.	Current borrowers enrolled in ICR, PAYE, or SAVE plans must transition to a different repayment plan (current IBR, current standard plans, or RAP) by July 1, 2028. If no selection is made by that date, they will be moved into RAP automatically.	July 1, 2026 & July 1, 2028
Repayment Assistance Plan	Creation of new IBR plan called the Repayment Assistance Plan (RAP). If married filing separately, spouse's AGI and number of dependents are not included in the payment calculation. \$10 minimum payment. Monthly payment is 1-10% of income based on AGI. \$50 off monthly payment (base payment) per dependent. 30-year repayment period. Eliminates negative amortization. No cap on monthly payment, even if it's higher than the standard repayment plan would be. If a borrower makes an on-time payment that reduces their principal by less than \$50, ED will make a payment to the principal, up to the amount paid, minus what was applied to the principal or \$50, whichever is less.	After all current borrowers move out of all other current IDR or Standards plans, they will be sunset.	July 1, 2026
IBR Plan (Current)	Removes the requirement for borrowers to demonstrate a partial financial hardship. Retains cancellation for balances of loans repaid under IBR at 25 years, or 20 years for new borrowers. Allows for covered income contingent loans to be repaid under IBR.		July 1, 2026
Standard Repayment Plan	Creation of a new standard plan with 4 fixed terms of 10, 15, 20, or 25 years based on the amount borrowed (or outstanding balance if in repayment).		July 1, 2026
Repayment Options for ParentPLUS & Consolidation Loans	Consolidation loans made on or after July 1, 2026, are only eligible for the RAP or standard repayment plans. A consolidation loan (subsidized or unsubsidized) taken out by a borrower before July 1, 2026, is treated like any other eligible loan. Borrowers currently in an IDR plan have until July 1, 2028, to select a standard plan, IBR, or RAP. If the consolidation loan was used to pay off a Parent PLUS loan, it must enter repayment under ICR before July 1, 2028, to become eligible for IBR. If the borrower takes no action by that date, all eligible loans will be automatically moved to RAP, and any loans not eligible for RAP will be placed into IBR. All new ParentPLUS loans from July 1, 2026 on must be repaid under the standard repayment plan, they are not eligible for RAP. If a borrower chooses RAP, but has a loan that is not eligible for RAP (like ParentPLUS and certain consolidated loans) they must repay the ineligible loan/s separately. For borrowers who had borrowed ParentPLUS before July 1, 2026, and subsequently borrowed from the program on or after July 1, 2026, repayment for all loans must be under the same repayment plan, of which the only eligible plan for ParentPLUS borrowers is the standard plan.		July 1, 2026
Loan Rehabilitation Terms	Borrowers can rehabilitate a defaulted loan twice, instead of once as currently allowed. The minimum rehab payment for Direct Loans changes to \$10.		July 1, 2027
Loan Deferment Options	Sunsets the economic hardship and unemployment deferments.	Borrowers with loans made on or before July 1, 2027, are still able to use these deferment options under the current rules. Once all borrower's loans made prior to that date are paid in full, these options will cease to exist.	July 1, 2027
Loan Forbearance	Loans made on or after July 1, 2027, are eligible for forbearance for up to nine months in any two-year period.	Current rules allow for a forbearance up to 12 months at a time, with a cumulative limit of three years.	July 1, 2027

Federal Student Aid Changes from the One Big Beautiful Bill Act

**Items in italics indicate proposed changes in earlier versions of the bill that were ultimately not included in the final version that was signed into law.*

Need Analysis			
Topic	Change	Notes	Effective Dates
FAFSA Asset Exemptions	Reinstates the exemptions of family farm and a family-owned small business assets from the SAI calculation and expands asset exemptions to family-owned commercial fisheries.	The FAFSA Simplification Act previously removed the exemption of assets for family farms and family-owned small businesses, effective with the 2024-25 FAFSA.	July 1, 2026, starting with award year 2026-27
Foreign Income and Pell Eligibility	Requires that foreign income be included in the AGI used to calculate Pell Grant eligibility.	Ends the current requirement that a financial aid administrator must individually determine if adding the exempted foreign income to the AGI would make the student ineligible to receive the maximum Pell Grant.	July 1, 2026, starting with award year 2026-27
Full COA Scholarships/Grants	Students who receive grants or scholarships from non-federal sources covering their entire cost of attendance (COA) are ineligible to receive a Pell Grant, even if otherwise eligible for the program.		July 1, 2026
Students with High SAI	Prevents students from receiving Pell Grants if their SAI exceeds twice the maximum Pell Grant award.		July 1, 2026

Institutional Accountability			
Topic	Change	Notes	Effective Dates
Institutional Accountability	Creates a new accountability measure that would cause a program to lose Direct Loan eligibility if it fails the "low earnings outcomes" measure 2 out of 3 years.	<p>Undergraduate programs: Compares the median earnings of completers 4 years after program completion with the earnings of "working adults" with only a high school degree or GED who are not enrolled in higher education.</p> <p>Graduate programs: Compares the median earnings 4 years post-enrollment with the earnings of "working adults" with only a bachelor's degree who are not enrolled in higher education.</p> <p>Warnings to students must be provided if a program fails the "low earnings outcomes" measure.</p>	July 1, 2026

Student Eligibility			
Topic	Change	Additional Notes	Effective Dates
Non-citizen eligibility	No change.	<i>Earlier versions of the bill proposed eliminating Title IV eligibility for certain non-citizens. This provision was not included in the final legislation.</i>	N/A

Federal Student Aid Changes from the One Big Beautiful Bill Act

**Items in italics indicate proposed changes in earlier versions of the bill that were ultimately not included in the final version that was signed into law.*

Miscellaneous			
Topic	Change	Additional Notes	Effective Dates
Borrower Defense to Repayment	Delays the implementation of the 2022 rules until July 1, 2035.	For loans that first originated before July 1, 2035, the borrower defense to repayment rules revert back to those that were in effect on July 1, 2020.	July 4, 2025
Closed School Discharge	Delays the implementation of the 2022 rules until July 1, 2035.	For loans that first originated before July 1, 2035, the closed school discharge rules revert back to those that were in effect prior to the November 1, 2022 amendments to the rules.	July 4, 2025
Endowment Tax	Creates graduated investment income excise tax rate, ranging from the current 1.4% up to 8%, based on the institution's per-student endowment. Only applies to private institutions.	Institutions that have fewer than 3,000 tuition-paying students during preceding tax year are exempt from the proposed endowment tax.	Taxable years beginning after December 31, 2025
<i>90/10 Revenue Rule</i>	<i>No change.</i>	<i>An earlier version of the bill proposed repealing the 90/10 revenue rule. This provision was not included in the final legislation.</i>	<i>N/A</i>
<i>Gainful Employment (GE)</i>	<i>No change.</i>	<i>GE is mostly regulatory, not statutory. While the HEA states that eligible programs must lead to a degree at a public or non-profit institution or prepare students for "gainful employment in a recognized occupation," it doesn't define how it's measured. The details—like earnings thresholds and accountability rules—are set by ED through regulation. An earlier version of the bill proposed removing the term "gainful employment" from the HEA, presumably paving the way for ED to rescind the GE regulations since these statutory references have historically been the basis for ED's legal authority to regulate on GE. The final version did not remove "gainful employment" from the definition of an eligible program. It is unknown at this time how ED will choose to address the current GE regulations.</i>	<i>N/A</i>
<i>Public Service Loan Forgiveness (PSLF)</i>	<i>No change.</i>	<i>An earlier version of the bill excluded time spent in a medical or dental internship or residency program from counting towards PSLF. This provision was not included in the final legislation.</i>	<i>N/A</i>
<i>Median Cost of College (MCOC)</i>	<i>No change.</i>	<i>An earlier version of the bill would have changed the definition of need to be calculated using the median cost of college in place of the COA (as used currently). This provision was not included in the final legislation.</i>	<i>N/A</i>



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MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members
THROUGH: Kerry Thomas, Executive Director
FROM: Tyler Eggen, Institutional Authorization Program Coordinator
DATE: July 3, 2025
RE: Compliance and Activities Report for June 26, 2025

Quarter Applications

Renewal of Authorization

Amundsen Education Center
The Master's Seminary and University
Trend Setters

Location Amendment

Alaska Bible College

Exemptions

Institutions qualifying for Exemption from Authorization as of the quarter's report date.

Location	Certification this Quarter
Alaska	8
Out-of-State	24

Administrative Approvals

Academy of Esthetics

- Review and approve changes to the catalog, enrollment documents, and policies. Review and approve the short course of study programming.

Alaska Bible College

- Review and approve curriculum changes to the Bachelor of Arts in Biblical Studies, Bachelor of Arts in Christian Ministry, Bachelor of Arts in Elementary

Education, and Master of Divinity degree programs. Review and approve new graduate-level courses for Alaska Educators.

Generations Southeast Community Learning Center

- Review and approve short course of study programming.

MetrOasis Advanced Training Center

- Review and approve program cost changes to the Esthetics and Esthetics Extended programs.

Northern Industrial Training

- Review and approve changes to institutional catalog, enrollment documents, and policies.

Outer Coast

- Review and approve the second year's curriculum and courses.

Trend Setters

- Review and approve program cost changes to the Hairdressing programs.

Institutional Authorization Monitoring & Activities

At the January 2025 Commission meeting, the Commission amended the conditions of **Outer Coast's** Authorization to provide the second-year curriculum for the 2025-2026 academic year to Commission staff by June 1, 2025, for review and approval. At the Commission's last meeting, Commission staff provided additional information from the **University of Alaska Southeast (UAS)** regarding the curriculum review process.

On June 2, 2025, Commission staff notified Outer Coast that they had not received the second-year curriculum or other information regarding UAS's approval. By the end of the first week of June, Commission staff obtained formal approval from UAS regarding first and second-year curricula approvals. This approval also identified which programs qualify and do not qualify for General Education Requirement credit at UAS. Outer Coast also updated its disclosure notice to students regarding credit transferability.

Commission staff are facilitating two institutional closures in Alaska: **Style Starts Here Hair Academy** and **Wayland Baptist University**. Style Starts Here Hair Academy obtained Initial Authorization from the Commission at its January 2024 Commission meeting. The Academy is teaching out its students, and Commission staff have worked with the Board of Barbers and Hairdressers to streamline the institutional closure. The Institution could no longer operate as it struggled to attract prospective students to continue.

Wayland Baptist University is ceasing its Alaska operations after celebrating 40 years in Alaska. Commission staff have been working with University officials regarding the closure process, ensuring that on-ground students know they can continue their studies online with the University. For those students who do not wish to continue in an online format, Commission staff are notifying them of their rights as found in the Commission's regulations. The University can continue to advertise and enroll students for online modalities as the University participates in the State Authorization Reciprocity Agreement through Texas. The University struggled with attracting students for on-ground instruction after the COVID-19 pandemic, which is the rationale for ceasing Alaska-based operations.

Commission staff signed an agreement and a release of interest with the surety bonding company involved in the closure of **The Esthetics District, LLC**. This is the last step to claiming the surety bond. When Commission staff receive compensation from the surety bonding company, staff will contact the impacted students regarding the disbursement of funds.

Federal Monitoring

Commission staff continue to monitor changes at the United States Department of Education (Department). This quarter, the Department hosted its first Negotiated Rulemaking session of the [2025-2026 cycle](#), which discussed public service loan forgiveness. As noted in the Department's [Intent to Establish](#) Negotiated Rulemaking Committees, future sessions may focus on federal loan repayment plans and other topics "that would streamline current federal student financial assistance program regulations while maintaining or improving program integrity and institutional quality."

Commission staff are also monitoring the potential impacts of the budget reconciliation bill in the 116th United States Congress.

State Authorization Reciprocity Agreement

The [State Authorization Reciprocity Agreement \(SARA\)](#) provides a streamlined, reciprocity-based process for institutions to obtain approval for providing interstate distance education, eliminating the need to apply to each state individually for approval. SARA is operated by the National Council for State Authorization Reciprocity Agreements (NC-SARA) in partnership with four regional compacts. Alaska is a member of the Western Interstate Commission for Higher Education (WICHE), and the commission staff serves on the WICHE-SARA or W-SARA Regional Steering Committee (RSC).

Commission staff approved the Alaska Bible College's initial SARA application and Alaska Career College's SARA renewal application this quarter.

This last quarter, Commission staff learned of bill [SB-790](#) in California, which would allow the State and its institutions to enter into reciprocity agreements for distance education, such as

SARA. California is the last state to not participate in SARA, and this bill is still making progress in the California legislature.

Additionally, staff learned of [HB-1279](#) in Washington State, which passed both bodies in the Washington State Legislature, and was signed by the Governor. HB-1279 allows Washington State to enforce some or all of its consumer protection authority over institutions that are members of a reciprocity agreement, such as SARA. However, current SARA policy does not provide states with that ability. HB-1279 delivers a three-year window for SARA's policies to change to allow states to enforce their consumer protection-specific requirements. By the end of 2026, if it is unlikely that SARA policies will change, Washington will seek out state-to-state reciprocity agreements that meet the specifications of HB-1279, before a potential departure from SARA in 2028. This would be the first state to leave SARA if this were to occur.

Complaints

When complaints arise, our regulatory complaint procedure requires that students attempt to resolve matters with their Institution through the institution's grievance policy. Generally, a resolution is reached at this point. However, if a resolution cannot be reached, the student may file a formal written complaint with the Commission.

Commission staff received four informal complaints this quarter. Two students were redirected back to University of Alaska resources, one student was provided the Commission's complaint form, and one student exceeded the six-month deadline after their last day of enrollment to submit a formal complaint. Their information was recorded for the record, but no action was taken.



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Staff Report The Master's University & Seminary Renewal of Authorization

Summary

The Master's University and Seminary is located in Santa Clarita, CA. It is institutionally accredited by the Western Association of Schools and Colleges (WASC) Senior College and University Commission (WSCUC). The Commission initially Authorized the institution to operate in July 2018 to offer seminary programs under The Master's Seminary (TMUS). TMUS currently has seven satellite campuses hosted by churches, with the Anchorage location housed at Anchorage Grace Church (AGC). Courses are taught in three modalities: professors teaching in person at the AGC campus, professors teaching via web-based conferencing from the Seminary's main campus in Los Angeles, or pre-recorded teaching at the AGC campus with a class moderator. In the summer of 2024, TMUS received full programmatic accreditation from The Commission on Accrediting of the Association of Theological Schools, a specialization accreditation only for seminaries.

President	Dr. Abner Chou	Financial Statements	Financially Sound
Anchorage Administrator	Dr. Jeff Crotts		
Address	13248 Roscoe Blvd Los Angeles, CA 91352	FY24 Tuition Revenues	\$32,710,623
Local Address	12407 Pintail St. Anchorage, AK 99516	FY24 Alaska Tuition Revenues	\$49,000
Year Founded	1986	2024 Annual Enrollment Data	9
Authorized Since	2018	Complaints since the last Authorization	0
		Surety Amount/Type	\$10,000/Bond

Program name	Program length	Cost
Bachelor of Theology	98 credit hours	\$56,220
Master of Divinity	98 credit hours	\$56,220

Review & Updates Since the Last Renewal of Authorization

At the July 2022 Commission meeting, the Commission approved TMUS for a three-year Renewal of Authorization. Since then, TMUS has seen more local students enroll, increasing from two students in 2021 to 10 in 2024.

In the summer of 2024, TMUS received full programmatic accreditation from the Commission on Accrediting of the Association of Theological Schools (COAATS). This accreditation gave the seminary seven years, the longest for any new member of COAATS.

Annual Report 2024 Data

Program Name	Number of Students*	Retention Rate	Graduation Rate**
Master of Divinity	12	75%	0

**The number of students may have registered for one or more terms from July 1, 2023-June 30, 2024*

***No students from Alaska cohort graduated in this cycle of Annual Reporting. TMUS data as of Fall 2023 showed the Master of Divinity program graduation rate at 52.4% (based on those who entered the program six years prior).*

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit at the AGC, which observed no violations or concerns regarding life and safety matters or equipment and resources.

On the day of the Site Visit, Commission staff interviewed two faculty members who graduated from TMUS and work at AGC, one student from Anchorage, and two students attending the class in session remotely from outside Alaska. Commission staff inquired about the students' experiences, which reflected positive experiences with the modality of instruction, with no concerns mentioned.

Commission staff also observed no violations regarding compliance with student records via Remote Site Visit.

Materials Review

Materials were submitted promptly, and follow-up requests were responded to appropriately.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	The institution is accredited by the WSCUC and programmatically accredited by COAATS.
2. Adequacy of space, equipment, and resources	Verified
3. Appropriateness of staff/faculty credentials	Compliant
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Degree awarded
6. Adequacy of records	Reviewed
7. Compliance with applicable laws	No observations of non-compliance with other applicable laws
8. Financial soundness	Compliant
9. Advertising and sales	Compliant
10. Administrators have a good reputation	Background check with no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Compliant
13. Costs and charges compliance	Compliant

Recommendation

Staff recommends a five-year Authorization of The Master's University and Seminary, through July 31, 2030.

The recommendation is based on the fact that the institution is institutionally accredited, and the seminary is now programmatically accredited, which provides greater institutional oversight resulting increased consumer protection.

Motion Needed:

"Move to renew Authorization for The Master's University and Seminary through July 31, 2030."



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Staff Report Trend Setters Renewal of Authorization

Summary

Trend Setters has been training students in Alaska to become Hairdressers for over fifty years. It is located in the University Center Mall in Midtown Anchorage. Dennis Millhouse sold the school to Danielle Tremblay in 2020. Tremblay began as a student at the School in 2005 and has served in many roles at the school. The Board of Barbers and Hairdressers also regulates the Institution.

Chief Administrator	Danielle Tremblay	Financial Statements	Financially Sound
Address	3901 Old Seward Hwy #28, Anchorage, AK 99503	FY24 Tuition Revenues	\$179,700
Year Founded	1972	2024 Annual Enrollment Data	17
Authorized Since	1978	Complaints since the last Authorization	0
		Surety Amount/Type	\$70,000/Bond

Program name	Program length	Cost
Hairdressing	1,650 hrs	\$10,625

Review & Updates Since the Last Renewal of Authorization

At the April 2023 Commission meeting, the Commission approved the Institution for a two-year and three-month Renewal of Authorization. Trend Setters is looking at enhancing its curriculum to include more entrepreneurial training, digital marketing, client management, and Alaska-specific regulatory education.

Since the last Renewal of Authorization, Trend Setters has been placed on probation by the Board of Barbers and Hairdressers for failing to submit timely monthly grade report forms and

complete training forms for employees receiving instructor training. Additionally, under the new ownership of Tremblay, the Shop Owner's license did not transfer over from Dennis Millhouse. Tremblay was unaware of the requirement to apply for a new license, as they had already obtained a School Owner's license. As such, Trend Setters will be on probation for two years. The two employees who received the free instructor training that was the subject of the investigation remain at Trend Setters.

Annual Report 2024 Data

Program Name	Number of Students	Completion Rate*	Placement Rate
Hairdressing	17	100%	100%

**The completion rate does not include students still enrolled.*

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed no violations or concerns regarding life and safety matters or equipment and resources. Commission staff also observed no violations regarding compliance with student records.

Commission staff conducted a Student Experience Survey with five students participating. The students' responses indicated positive experiences with ample practical operations opportunities.

Materials Review

Materials were submitted promptly, and follow-up requests were responded to appropriately.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams.
2. Adequacy of space, equipment, and resources	Approved by the Board of Barbers and Hairdressers, Reviewed at Site Visit
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Reviewed at the Site Visit
7. Compliance with applicable laws	No observations of non-compliance with other applicable laws
8. Financial soundness	Meets regulatory soundness requirements
9. Advertising and sales	Compliant
10. Administrators have a good reputation	Background check with no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Compliant

13. Costs and charges compliance	Compliant
----------------------------------	-----------

Recommendation:

Staff recommends a three-year Renewal of Authorization for Trend Setters through July 31, 2028.

The basis for this recommendation is that the Board of Barber and Hairdresser probation did not negatively impact students or patrons, and based on the precedent of previous Commission actions, it has not been a major factor.

Motion Needed:

"Move to renew Trend Setter's Authorization through January 31, 2028."



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Staff Report Alaska Bible College Location Amendment

Summary

Alaska Bible College (ABC) is a small institution nationally accredited by the Association for Biblical Higher Education (ABHE) since 1982. Historically, ABC operated in Glenallen before moving to Palmer in 2014. ABC offers six programs in Christian Ministry, Bible Studies, and Elementary Education. ABC was last Renewed for Authorization at the April 2022 meeting for four years.

Chief Administrator	David Ley	Address	248 E Elmwood Ave. Palmer, AK 99645
Year Founded	1966	Authorized Since	1977

- New Location

New Location	Address
Birchwood Christian School	22208 North Birchwood Loop, Chugiak, AK 99567

Regulatory Review

Regulations state that "an institution may offer courses of study only at locations for which it has been approved." Due to the courses being offered as dual enrollment and a postsecondary educational credential being awarded, ABC was subject to a location amendment.

Review

Birchwood Christian School (BCS) and ABC shared a mutual interest in offering dual enrollment courses for high school students, sharing resources and expanding the mission and vision of BCS, ABC, and the gospel. The actual courses will vary from semester to semester and year to year, but they will primarily consist of one Bible course and general education courses. Per the policies of ABHE and ABC, no student will be able to achieve more than half of any degree or certificate program through dual enrollment.

Requirements

1. Site Information, adequacy of space, equipment, and resources	Noted during Remote Site Visit
2. Adequacy of records	Reviewed and documented
3. Fire Inspection Report	Compliant
4. Floor Plan	Reviewed and documented
5. Lease Agreement	Reviewed and documented
6. Liability Insurance	Reviewed and documented
7. Surety	Compliant

Recommendation:

Staff recommends amending Alaska Bible College's Authorization to approve the location amendment.

Motion Needed:

"Move to amend Alaska Bible College's Authorization to approve the location amendment."



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Staff Report Amundsen Educational Center Renewal of Authorization

Summary

Amundsen Educational Center (AEC) is a faith-based, non-profit vocational training school primarily serving Alaska Native students. It has operated since 2001 as a construction trade school and expanded in 2008 by purchasing New Frontier Vocational Technical Center, an office occupations training school Authorized since 1985. In 2014, a new facility was completed, and operations and administration of all programs were consolidated under one roof.

Building Hope Construction LLC, a wholly owned subsidiary of AEC, holds a General Contractor license and provides students with hands-on construction trades experience. During the nine-month residential construction program, the students and instructor build a house from foundation to finish, either under contract or to put on the market.

Chief Administrator	Michael Swanson, Executive Director	Financial Statements	Financially Unsound
Address	995 Roald Ave Soldotna, AK 99669	FY24 Tuition Revenues	\$33,350
Year Founded	1996	Enrollment Data	6
Authorized Since	2001	Complaints since last Authorization	0
		Surety Amount/Type	\$40,000/Bond

Program name	Program length	Cost
Residential Construction	1,100 hrs	\$22,900*
Advanced Residential Construction	1,100 hrs	\$22,900*
Residential Construction Internship	Varies	Varies
Private Pilot Ground School + Flight Training**	87.5 hrs	\$22,300*
Instrument Ground School + Flight Training**	87.5 hrs	\$22,300*

*Includes tuition, fees, books, supplies, housing, food, student activity fee, and transportation

**Exempt Program

Review Since the Last Renewal of Authorization

At the July 2022 Commission meeting, the Commission approved AEC for a three-year Renewal of Authorization. At the time, AEC's enrollment had been reduced to single digits, but AEC did not depend on tuition revenue for operations. As a religious institution, revenues came from donations or contributions, the sales of buildings built by the residential construction programs, and the Alaska Technical Vocational Education Program (TVEP) grant funds.

During the end of the 2024 Alaska Legislative Session, the Alaska Legislature removed AEC as a TVEP grant recipient. The TVEP funds represented over 60% of AEC's gross revenue for the fiscal year 2024 and caused AEC to turn away 16 applicants for the 2024-2025 school year. As a result, a bare-bones budget was enacted to maintain the institution's financial health into the next fiscal year.

Financial Unsoundness

Included in AEC's application were the Institution's financial statements. Upon Commission staff review and the opinion of the Commission's third-party auditor for financial soundness tests, Commission staff determined that AEC was financially unsound. Commission staff's review of the financial statements indicated:

- Negative cash flow from operations of negative \$58,746
- A current ratio of 0.50
- 38.93 days of cash on hand
- 0.91 months of expenses in reserve as of June 30, 2024
- Subsequent events - Loss of \$294,800 in TVEP funding

As such, the AEC is subject to the following:

- Providing a surety bond in the amount of all tuition and fee revenues for all programs in the fiscal year or the highest amount of revenue for all students projected by the Commission that the Institution would receive in a fiscal year.
- Maintain a Commission-approved, detailed teach-out plan, including a financial improvement plan submission.
- Providing a Commission-approved financial unsoundness disclosure to current and prospective students, which includes Commission contact information.
- Instructing the Institution pay for an independent financial soundness review annually from a firm approved by the Commission, until the Commission determines the Institution to be financially sound or the teach-out plan has been completed and the Institution has closed.
- Provide unaudited quarterly balance statements no more than ten business days after the financial quarter has ended, for each quarter until the Institution has been determined to be financially sound or a teach-out plan has been completed and the Institution has closed.

AEC has already submitted the documentation for the financial improvement plan (as noted below). AEC currently holds a surety bond valued at \$40,000. Upon reviewing the FY24 Sources of Funding, the current bond level exceeds the expenses students have paid out of pocket and the amount they would be responsible for to their creditors.

Fiscal Plan Moving Forward

After the loss of TVEP funding, AEC has identified several fiscal steps to move forward, including but not limited to:

- **New Student Tuition & Fee Structure:** Students who have attended AEC rarely need to pay out of pocket. AEC plans to have students utilize funding from their tribes, native corporations and organizations, the Alaska Performance Scholarship, and funding options within the Alaska Department of Labor and Workforce Development. AEC's program and housing costs have remained flat since the early 2010s. In this current Renewal of Authorization application, the costs have increased by \$6,000. However, the costs and program length are comparable to the Alaska Vocational Technical Center's (AVTEC) Construction Technology program, which is 630 hours with a total cost (including housing) of \$13,885.
- **Project Revenue:** Previous building projects by AEC students were customizable three-bedroom buildings. AEC has now shifted to smaller projects, which are more financially profitable.
- **Summer Revenue:** AEC can generate summer revenue by renting its campus buildings to businesses, fishermen, and tourists.
- **General Giving:** AEC has a faithful group of individuals and churches that regularly donate.
- **Grants & Corporate Giving:** AEC may use these funding opportunities for new projects or programs, but not rely on them for institutional operations.

AEC's biggest challenge will be creating revenue for the next fiscal year. It estimates that 80% or more of its annual budget will come from the new tuition and fee structure, project revenue, and summer revenue.

Returning Partner and Programs

The Covenant Youth of Alaska (CYAK) ran the pilot program for AEC in Fairbanks in 2000 and provided half the initial staff to AEC in 2001. In the new memorandum of agreement, CYAK will recruit, train, and pay the student life staff of AEC's campus and recruit students throughout Western Alaska on AEC's behalf.

Samaritans Purse is a long-time partner, including building AEC's first 5,000-foot training center. In 2021, they built a 4,000-foot building to eventually house high school students on

campus. Samaritans Purse is also building a church in Port Alsworth and is willing to help AEC Building Hope Construction students join the project.

Lastly, Roald Amundsen was the first Bible teacher at AEC. He also founded the Missionary Aviation Repair Center (MARC) in Soldotna, which offers ground school and flight training. MARC meets the Commission's Exemption from Institutional Authorization requirements for providing short-course study programs. AEC's rekindled partnership with MARC would serve as a recruiting tool to attract more students to dual-enroll in construction and aviation programs while staying on the AEC Campus.

Operations and Future Plans

AEC hopes to have students this fall 2025 and upcoming spring 2026, and is committed to returning to complete operations by the fall of 2026. Future aspirations include creating the Amundsen Aviation & Technical High School, small-scale agriculture and animal husbandry, and sustainable energy projects.

Annual Report 2024 Data

Program Name	Number of Students	Completion Rate*	Placement Rate
Residential Construction	6	50%	100%

**Of the six students, two completed, two were involuntarily withdrawn, and two others were excluded from the completion calculation.*

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed no violations or concerns regarding life and safety matters or equipment and resources. Commission staff also observed no violations regarding compliance with student records.

As no students were present during the visit, Commission staff could not conduct a Student Experience Survey.

Materials Review

Materials were submitted promptly, and follow-up requests were responded to promptly.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Hands-on curriculum that prepares students for immediate employment, FAA Part 61 requirements for flight programs
2. Adequacy of space, equipment, and resources	Verified
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded

6. Adequacy of records	Compliant
7. Compliance with applicable laws	Fire inspection received; no observations of non-compliance with other applicable laws
8. Financial soundness	Financially Unsound, Compilation Report
9. Advertising and sales	Compliant
10. Administrators have a good reputation	Background check with no adverse findings
11. Student housing, if any	Appropriate, Safe, and Adequate
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Commission staff recommends a one-year Renewal of Authorization for the Amundsen Educational Center through July 31, 2026, contingent upon:

- Continued submission of unaudited financial statements, per 20 AAC 17.102(g) (1), including balance sheets, an income statement, and a statement of cash flows. The statements are to be delivered to the Commission no more than ten business days after the financial quarter has ended, until the Institution has been determined to be financially sound.
- Updated student account ledgers at the end of each fiscal quarter, to be delivered to the Commission no more than ten business days after the end of the fiscal quarter, as a requirement of the teach-out plan until the Institution has been determined to be financially sound.
- Disbursement of the financial soundness disclosure for student signature, to be placed in the student's record until the Institution has been determined financially sound.
- Paying for an independent financial soundness review annually from a firm approved by the Commission until the Commission determines the Institution to be financially sound or the teach-out plan has been completed, and the Institution has closed.
- Maintaining current bonding levels.

The basis for this recommendation is consistent with regulations and historical Commission actions.

Motion Needed:

Motion to approve Amundsen Educational Center's Authorization through July 31, 2026, based upon staff recommendations.



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

**Alaska Commission on
Postsecondary Education**

FINANCE OFFICE

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Julie Pierce, Chief Finance Officer
DATE: July 24, 2025
SUBJECT: Finance Report

FY2026 Operating Budget

Following is a summary of the Commission's enacted FY2026 operating budget with no changes from the last time the Governors amended budget was presented.

Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	7,706.4	31.2	30.6	.0	7,768.2
Travel	54.9	16.6	.0	.0	71.5
Contractual	2,988.9	638.3	72.6	150.1	3,849.9
Supplies	108.2	.0	.0	.0	108.2
WWAMI	.0	5,140.1	.0	.0	5,140.1
AEG	.0	8,507.0	.0	.0	8,507.0
APS	.0	17,014.0	.0	.0	17,014.0
Total	10,858.4	31,347.2	103.2	150.1	42,458.9
Positions	51.74	-	0.26	-	52

Alaska Student Loan Corporation

The Corporation Board last met on May 8, 2025. The Board reviewed an investment performance presentation from the Department of Revenue and approved the Investment Policy with no material change from existing policy. The Board also approved variable interest rates for variable rate ASEL loans as presented by staff.

The next Corporation Board meeting is scheduled for November 6, 2025 to review the annual audited financial statements and the annual dividend to the State of Alaska.

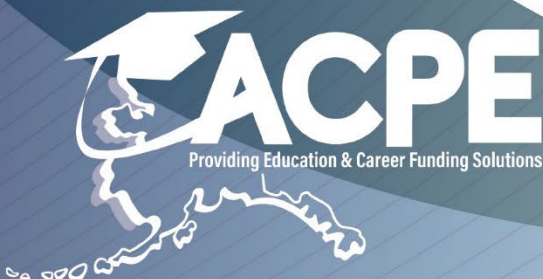
If you have any questions or wish to discuss this report further, please do not hesitate to contact me at 907-465-6757 or at julie.pierce@alaska.gov.

PROGRAM OPERATIONS

Quarterly Report

March 2025 – June 2025

**Program Management, Program
Support & Default Management**



DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

Financial Aid Updates

Loan Volume

FY25 Q4 loan awards trended upward compared to FY24 Q4. To date in FY25, ACPE has awarded a total of \$10,228,590 in loans. Compared to FY24, the total number of loans awarded across all loan programs in FY25 increased almost 4% (488 vs. 411). The dollar amounts awarded for the same period increased by \$1,882,230, which is nearly 23% over FY24. Refinance loan award amounts increased 43% (\$3,662,153 vs. \$2,562,782) in FY25 compared to the same time last year. ASEL award amounts increased 16% reaching a total award amount of \$6,410,416 in FY25 Q4.

In State vs. Out of State

In FY25 Q4, the proportion of ASEL and FEL loans awarded to in-state and out-of-state schools paralleled FY24 Q4. To date, 64% of loans were awarded to out-of-state schools, with 36% going to in-state schools. FY24 Q4 was 66% out-of-state vs 34% in-state.

APS Awards and Eligibility

Expanded APS eligibility criteria due to the July 2024 statutory updates significantly increased the number of APS-eligible graduates. The total of APS eligible students in FY25 2,613, compared with the FY24 total of 2,142. The number of awards to date increased to \$13,938,781, nearly double the FY24 award totals of \$7,646,610.

Project Updates

HB 148 Implementation

The project to implement HB 148 changes is still underway with progress made on the rolling out of the APS award tier “step-up” program. ACPE is working with Gold Bridge Partners Inc. to develop the system functionality for this benefit. Presently, ACPE is developing informational communications and resources with plans to share with education partners at the start of the 2025-26 academic year in August.

Publication Updates

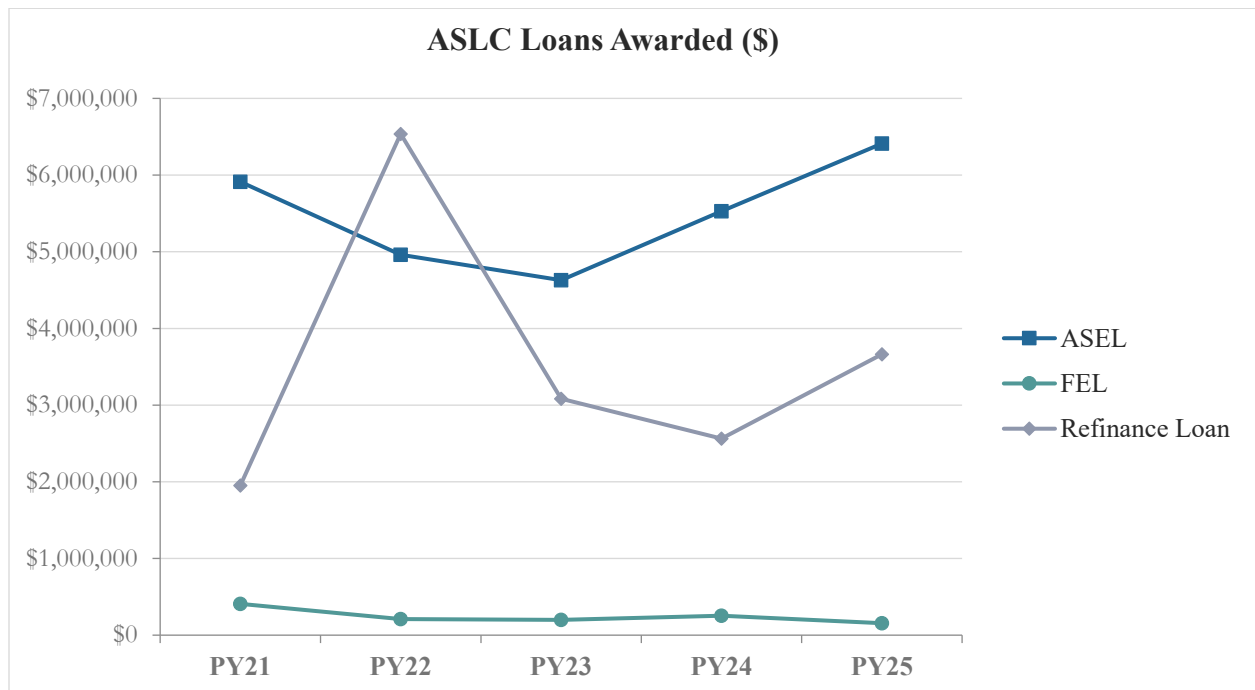
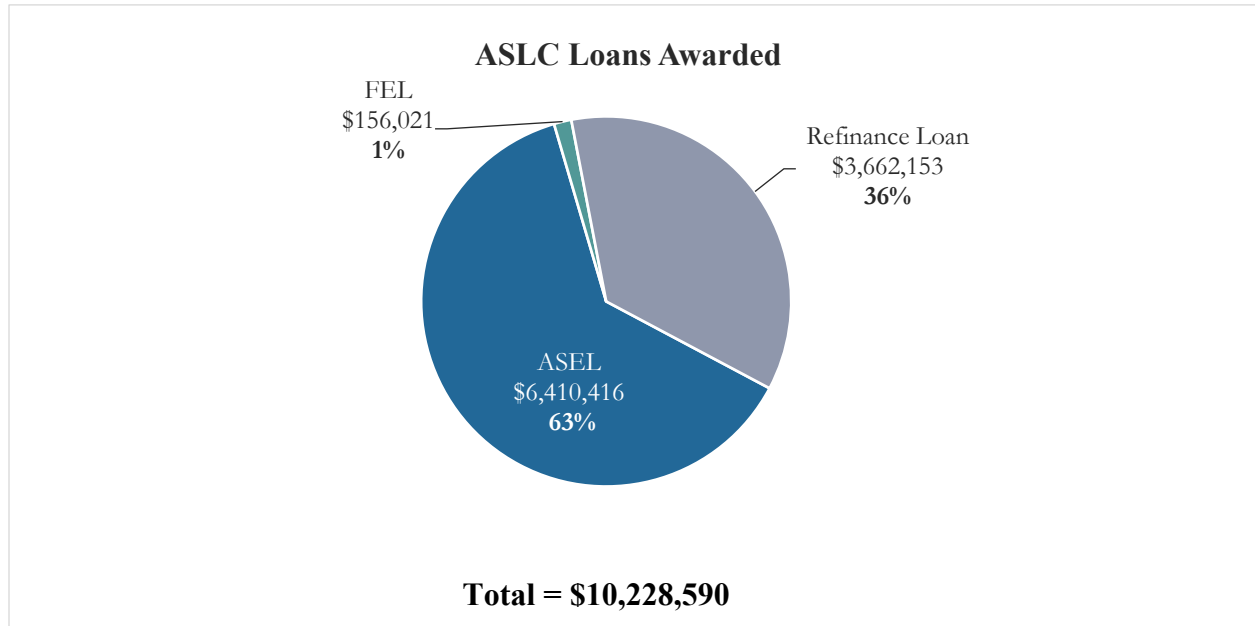
Alaska Higher Education Almanac

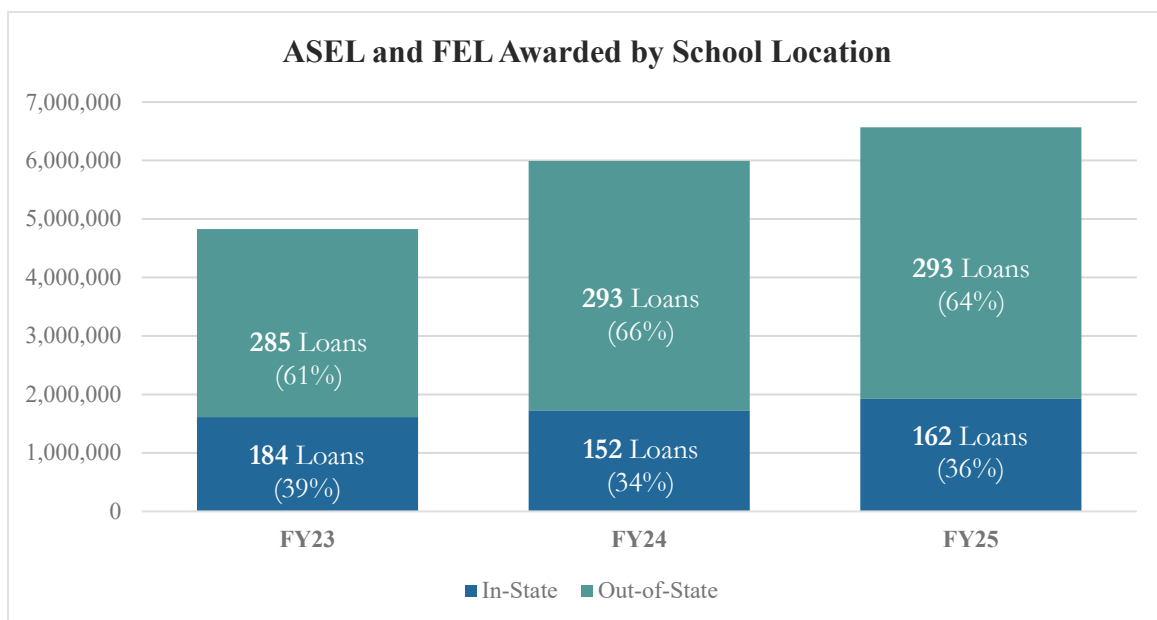
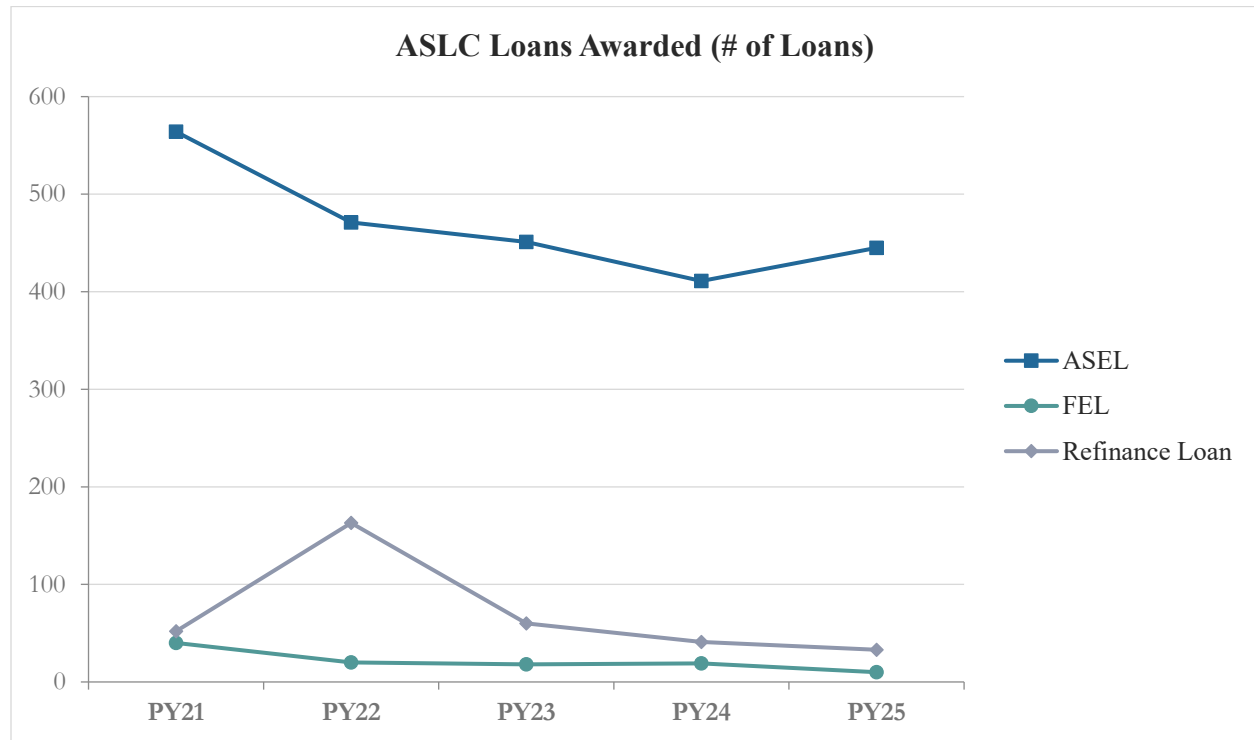
The [2025 Alaska Higher Education Almanac publication](#) was completed this quarter and distributed to education stakeholders and policymakers with a goal of helping to develop, enhance, and guide educational and workforce opportunities. In its eighth year of publication, the Almanac provides meaningful, curated content and data from sources such as the Alaska Student Aid Portal, National Student Clearinghouse, the Integrated Postsecondary Education Data System, the US Census Bureau and the University of Alaska System.

DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

LOAN ORIGINATIONS

Program Year 24/25 through June 2025





Loans Awarded for Current Program Year

Loan Type	2024-2025		2023-2024		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	10	\$156,021	19	\$254,081	-47.37%	-38.59%
AK Supplemental Loans	445	\$6,410,416	411	\$5,529,497	8.27%	15.93%
Refinance Loans	33	\$3,662,153	41	\$2,562,782	-19.51%	42.90%
Total:	488	\$10,228,590	471	\$8,346,360	3.61%	22.55%

Loans Awarded for PY26 May - June

Loan Type	PY26 Loans Awarded after May 1		Total PY24 Loans (Cumulative)	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	1	\$16,000	20	\$264,081
AK Supplemental Loans	29	\$546,056	426	\$5,724,816
Total:	30	\$562,056	446	\$5,988,897

Loans Awarded – by Enrollment Intensity

Intensity Level	2024-2025		2023-2024		% Change
	# of Loans	Percentage	# of Loans	Percentage	
Full-Time	422	92.75%	397	92.33%	6.30%
Half-Time	33	7.25%	33	7.67%	0.00%
Total	455	100.00%	430	100.00%	5.81%

Special Programs

Loan Type	2024-2025		2023-2024		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Winn Brindle	2	\$30,864	5	\$79,827	-60.00%	-61.34%
WWAMI						
Medical Education Loan	25	\$1,659,621	23	\$1,481,595	8.70%	12.02%
WICHE PSEP Loan	0	\$0	0	\$0	N/A	N/A
Total:	27	\$1,690,485	28	\$1,561,422		

ACPE Loans Serviced by AES – FFELP

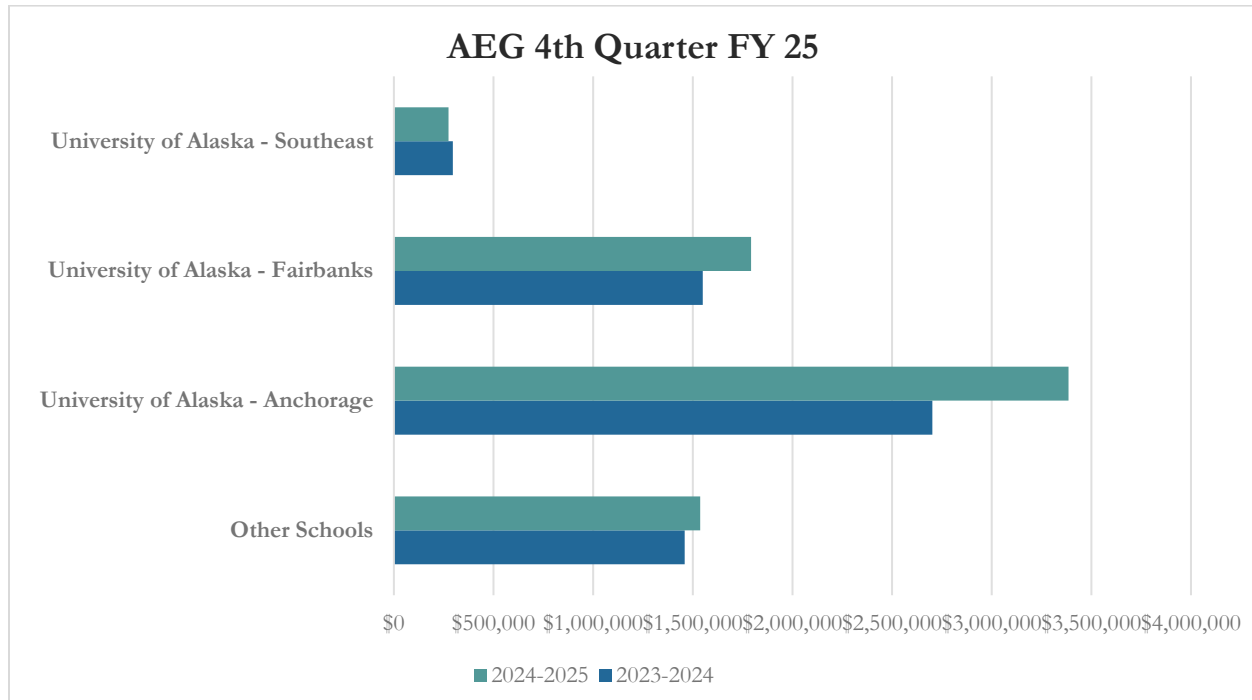
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	5	\$34,422	\$19,827	\$54,254
Grace	0	\$0	\$0	\$0
Repay- Current	2,039	\$9,555,281	\$588,605	\$10,145,924
Repay- Past Due	203	\$916,692	\$49,195	\$966,090
Claim	25	\$123,118	\$10,250	\$133,393
Forbearance	272	\$1,453,270	\$132,162	\$1,585,703
Deferment	193	\$783,813	\$58,783	\$842,789
Total	2,737	\$12,866,595	\$858,821	\$13,728,153

ACPE Loans Serviced by AES - Alternative

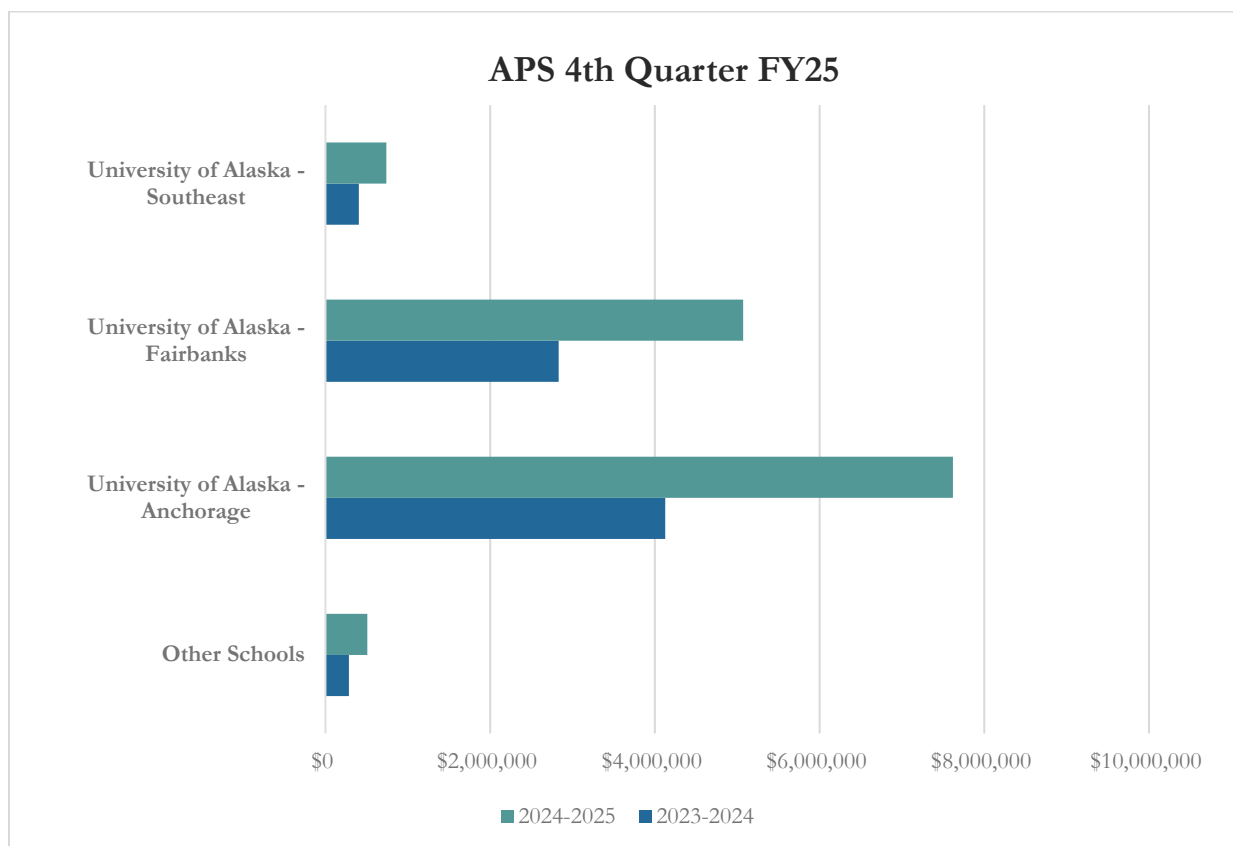
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	760	\$11,647,809	\$821,027	\$12,469,596
Grace	254	\$3,761,422	\$336,485	\$4,098,160
Repay- Current	5,165	\$50,830,300	\$264,208	\$51,099,673
Repay- Past Due	201	\$1,604,112	\$29,664	\$1,633,977
Forbearance	315	\$5,773,646	\$132,349	\$5,906,310
Deferment	470	\$4,362,873	\$617,015	\$4,980,358
Total	7,165	\$77,980,161	\$2,200,747	\$80,188,073

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 24/25 through June 2025

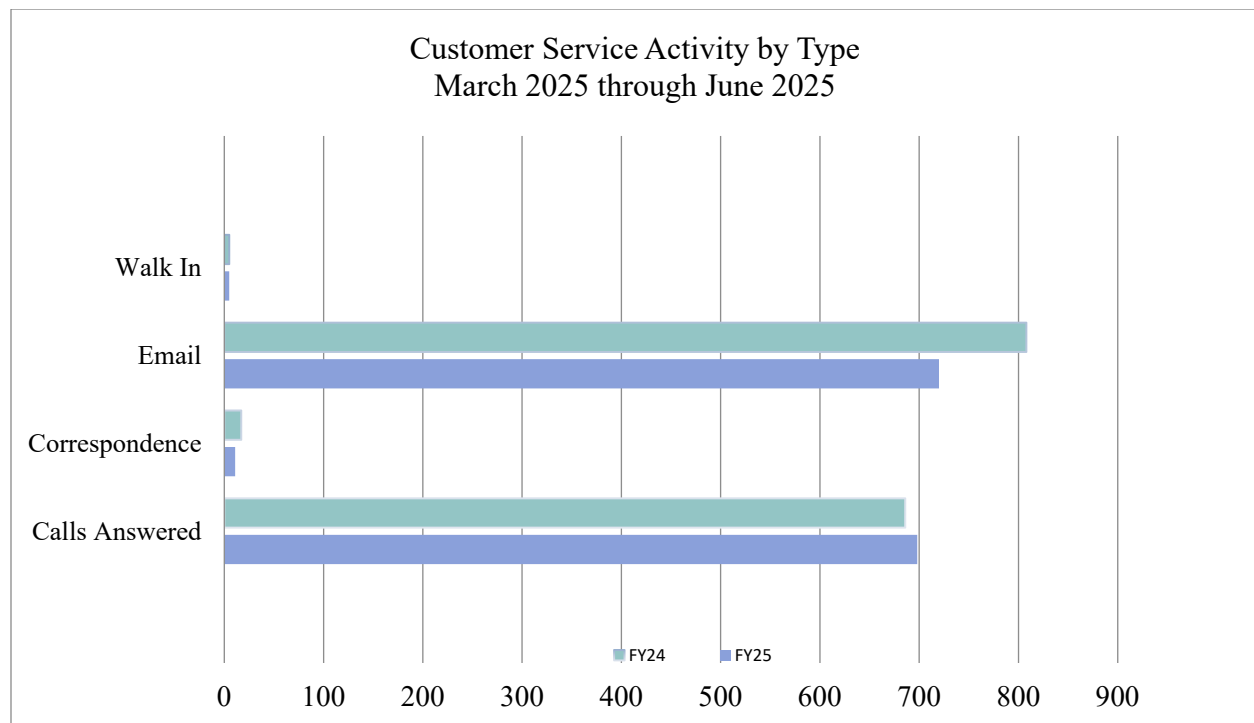


Other Schools	2024-2025	2023 - 2024
Alaska Bible College	\$15,000	\$30,750
Alaska Career College	\$474,788	\$346,305
Alaska Christian College	\$86,150	\$118,579
Alaska Pacific University	\$326,250	\$208,750
AVTEC	\$59,000	\$50,500
Charter College	\$502,734	\$629,995
Embry Riddle Aeronautical University	\$2,250	\$4,000
Ilisagvik College	\$42,750	\$40,250
Wayland Baptist University - Anchorage/Fairbanks	\$28,250	\$29,750
Total:	\$1,537,172	\$1,458,879
Grand Total:	\$6,989,277	\$6,006,296



Other Schools	2024-2025	2023 - 2024
Alaska Bible College	\$1,750	\$17,240
Alaska Career College	\$34,125	\$32,095
Alaska Christian College	\$22,925	\$3,566
Alaska Pacific University	\$254,625	\$152,462
AVTEC	\$101,325	\$42,205
Charter College	\$40,544	\$26,950
Embry Riddle	\$12,250	\$10,104
THE Beauty School LLC.	\$0	\$0
Ilisagvik College	\$10,500	\$0
Kenai Peninsula Driving Instruction (KPDI)	\$3,500	\$0
Land and Sea Aviation Alaska	\$8,752	\$0
Metroasis Advanced Training Center	\$3,500	\$0
Northern Industrial Training	\$7,000	\$0
Trendsetters	\$7,000	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$0
Total:	\$507,796	\$284,622
Grand Total:	\$13,938,781	\$7,646,610

CUSTOMER SERVICE



Call Center Activity – March 2025 through June 2025

	2024-2025	2023-2024	% Change
Calls Received in IVR	1404	1261	11.34%
Calls Received in CS Queue	698	686	1.75%
Calls Answered by CS	669	644	3.88%
Hold Time in CS Queue	1:15	1:10	7.14%

Vendor Complaints

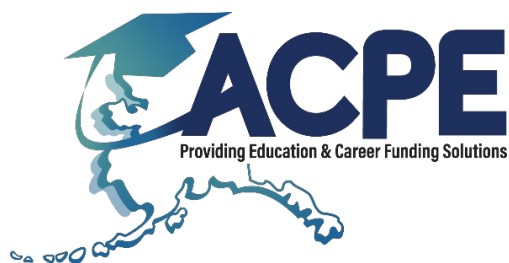
# of AES Complaints	2
Complaint Descriptions	Related to account status
# of TSI Complaints	2
Complaint Descriptions	Related to settlement/default options
# of CampusDoor Complaints	0
Complaint Descriptions	N/A

Payment Information – March 2025 through June 2025**Payments Processed**

Method	2024-2025		2023-2024	
	Amount Received	% of Total Dollars	Amount Received	% of Total Dollars
Borrower/Cosigner	\$5,442,940	79.75%	\$4,095,254	84.37%
Garnishments (AWG, PFD)	\$468,847	6.87%	\$303,916	6.26%
External Consolidation	\$913,036	13.38%	\$454,809	9.37%
Total:	\$6,824,823		\$4,853,979	

Alternative Loan Programs – 2023 Cohort Default Rate Revisions Note

Last quarter's 2023 Cohort Default Rate memo contained errors related to the default rates of certain Alaska institutions. Specifically, a number of schools' default rates were over-reported. These schools should have been reported as a 0% rate, but the report used to generate the rates mistakenly identified the schools in default for the 2023 cohort. The revised memo that follows shows the correct 0% rates for these schools.



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Alternative Loan Programs 2023 Cohort Default Rates

The Commission calculates default rates annually, based on Alaska alternative educational loans entering repayment between January 1st and December 31st of the cohort year. Alaska alternative educational loans greater than six months past due at the end of the first 12 months of repayment are included in the annual default rate calculations.

Institutional Rate – the rate of default on Alaska Supplemental, Alaska Student and Teacher Education Loans at institutions administering education loan programs on behalf of Alaska students.

Alaska Institutional Default Rate

Institution Name	2023	2022	2021	2020	2019
A Head of Time Design School	0.00%	N/A	0.00%	N/A	N/A
Academy of Hair Design	0.00%	17.65%	0.00%	0.00%	0.00%
AK Inst. of Oriental Med., Acupuncture & Massage	0.00%	6.05%	0.00%	25.55%	15.98%
Alaska Pacific University	0.00%	1.95%	1.21%	1.18%	0.00%
AVTEC-Alaska's Institute of Technology	0.00%	N/A	9.63%	0.00%	0.00%
Alaska Career College	5.21%	N/A	0.00%	N/A	0.00%
Center for Employment Education	N/A	0.00%	0.00%	5.00%	9.45%
Charter College	0.00%	14.43%	12.58%	0.00%	6.05%
MetrOasis Advanced Training Center	15.11%	4.91%	10.94%	7.90%	18.62%
Northern Industrial Training	0.00%	N/A	9.11%	9.10%	11.85%
Trend Setters School of Beauty	0.00%	12.29%	6.35%	1.42%	5.21%
University of Alaska Anchorage	3.75%	14.66%	20.93%	17.18%	18.58%
University of Alaska Fairbanks	11.17%	9.30%	0.00%	0.00%	9.99%
University of Alaska Southeast	0.00%	N/A	N/A	28.90%	N/A
Wayland Baptist University Anchorage	N/A	N/A	0.00%	N/A	N/A

Alaska Institutional Default Rate Ratio*

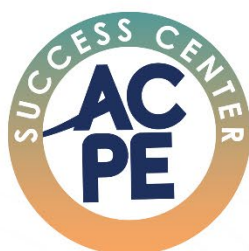
Institution Name	Default Rate	Total Principal Amount	Total Default Amount	Total Loan	Total Default Loans
Alaska Career College	5.21%	\$ 101,527.33	\$ 5,296.09	12	1
Glenda's Training Center	19.25%	\$ 77,933.37**	\$ 15,006.54**	14**	3**
MetrOasis Advanced Training Center	15.11%	\$ 147,304.96**	\$ 222,274.95**	24**	3**
University of Alaska Anchorage	3.75%	\$ 444,555.42	\$ 16,703.94	58	2
University of Alaska Fairbanks	11.17%	\$ 251,414.48	\$ 28,096.65	28	3

* The rates for schools with loans in default are displayed with the respective default amount out of total principal amount loaned and with the number of defaulted loans out of total loans.

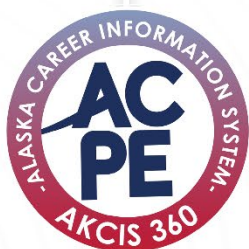
** Per 20 AAC 15.925(a)(3), schools with education loans of less than \$100,000, the default rate is calculated using numbers averaged over the past 3 years.

COMMUNICATIONS & OUTREACH

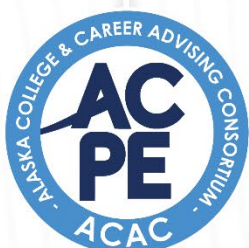
Quarterly Report



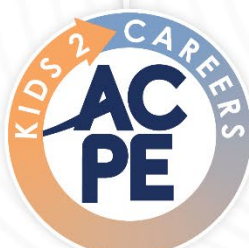
Success
Center



Alaska
Career
Information
System (AKCIS)



Alaska Career &
Career Advising
Consortium
(ACAC)



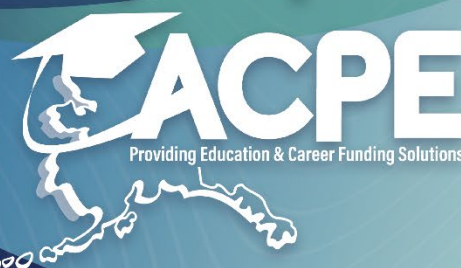
Kids2Careers
(K2C)



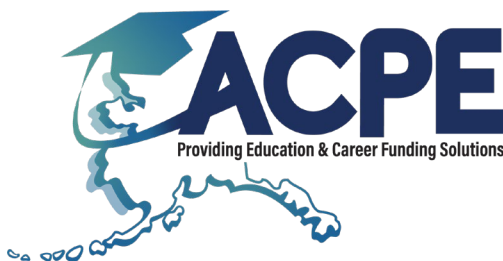
Institutional
Authorization
(IA)



Website
Management



July 2025



Alaska Commission on Postsecondary Education

OUTREACH

1835 Bragaw Street, Ste 410

Anchorage, Alaska 99508

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Toll Free: (800) 441-2962

TTY : Dial 711 or 800.770.8973

acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: July 10, 2025
SUBJECT: Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission. This quarter Outreach connected with students, families, and stakeholders through 223 telephonic, in-person, or virtual sessions; organized and/or presented in 67 trainings or webinars; and reached 1,661 Alaskans. Year to date, our division connected with 14,572 attendees and participants. This represents a nearly 28% increase over last year.

COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	April - June 2025	Year to Date 2024-25
1) Telephonic/In-Person/Virtual Service Sessions	223	937
2) Virtual/In-Person Sessions, Webinars, Trainings	67	346
3) Virtual/In-Person Session Attendees	1,661	14,572
Top Reason for Service Interactions		
FAFSA & Financial Aid	APS/AEG/ACPE Loans	Other/Not Sure

1) Includes Success Center phone calls, Zoom sessions, AKCIS Helpdesk calls, etc.

2) Includes group/school presentations, Master the FAFSA, AKCIS trainings & webinars, Kids2Careers, etc.

3) Total number of attendees in section 3 does not include section 1 sessions, mailers, email campaigns, etc.

Website Enhancements: This quarter focused on final preparations for the launch of ACPE's redesigned website on July 1. Many ACPE staff and divisions contributed to the quality assurance review process and ensured its timely completion. The website redesign provided an opportunity to update ACPE's production server, which had not been updated in several years. Aligning the server update with the launch of the new website was a strategic choice, and ACPE's ISS team played a critical role in making this possible. This project was made possible by the expertise, support, and commitment from ACPE staff and senior management and we are proud to share that the new website is now live and fully operational.

Alaska Performance Scholarship: Ongoing effort continues to support enhanced coordination and collaboration related to the implementation and communication of the updated Alaska Performance Scholarship (APS) program. ACPE leads the APS Cross Agency Work Group initiative with monthly meetings. Outcomes this quarter include increased coordination and communication with Alaska's Training Providers with the goal of increasing the number of Training Providers that can receive APS. The group is also finalizing the APS Road Map for publication prior to the start of the 2025-26 academic year. And lastly, the work group will provide consultation and input on the APS Training project currently underway by ACPE staff.

Marketing Campaigns: Multiple large-scale email and print marketing campaigns were implemented this quarter to support ACPE's various education funding solutions. Four email campaigns connected Alaskans to the following solutions:

- FAFSA Completion for APS/AEG
- Alaska Supplemental Education Loan
- Alaska Family Education Loan
- Alaska Refinance Education Loan

In total, Outreach sent information via email to nearly 80,000 Alaskans. As referenced in the previous quarterly report, phase two of the Education Refinance Loan postcard mailer (phase one was sent prior to April 1) was also mailed to nearly 16,000 pre-qualified Alaskans.

Alaska Career Information System 360 (AKCIS)

AKCIS 360 is a cost-effective online platform for comprehensive career, education, and financial aid information. AKCIS 360 continues to expand the list of integrated interactive Personal Learning & Career Planning (PLCP) activities and reporting tools available to Alaskans.

2024-25 Year in Review:

AKCIS is available through 394 active sites throughout the state – including every Alaska Job Center, Workforce Innovation & Opportunity Act (WIOA) grantees, and in 48 school districts. The five non-active school districts represent less than 1% (161) of high school students and 1% (39) of high school seniors in Alaska.

This is the first year the new AKCIS 360 full platform change. Usage had a slight decline in Portfolio Logins as a few districts moved away from using the Clever Single Sign-On system to access student/educator educational applications. Page Views remained steady at 1.8 million. 78% of usage was in the high school site type.

	2017-2018	2018-2019	2019-2020	2020-2021 **	2021-2022**	2022-2023	2023-2024	2024-2025
Active Sites	380	376	376	378	360	380	386	396
Total Logins*	103,235	92,047	71,247	61,762	94,191	91,859	94,635	91,287
Portfolio Logins	62,849	56,047	42,900	37,780	65,764	65,971	77,925	79,674
Staff Logins	2,231	2,168	1,581	2,176	1,271	3,487	4,212	4,665
Admin Logins	2,050	1,631	1,490	1,535	2,917	1,143	1,609	1,307

**Includes portfolio, zip code, site admin, and staff logins*

****Enterprise only – with the new Google Analytics 4 (GA4) AKCIS 360 logins reported in subsequent years**

Training Highlights:

Training delivery methods for the SY 2024-2025 included 1-hour webinars, single and multiple-hour in-person and virtual work sessions, QuickStart instructions, and an On Demand list of recorded videos.

People Reached		2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
In-person and Distance Workshops		2,888	3,232	3,071	2,558	12,517	5,928	1,372	1,330
<i>Audience:</i>	<i>Student/Parent</i>	2,373	2,476	1,425	1,543	11,979	4,971	529	379
	<i>Educator/Other</i>	515	756	924	1,022	538	957	843	977
Online Videos and Resources		500	621	3,818	3,416	1,338	364	576	10,378

2024-25 Implementation Highlights:

The AKCIS Partnership Coordinator focused on continued PLCP implementation planning with school administrators, CTE coordinators, counselors, and lead faculty as systemic in Alaska schools/districts. Highlights include:

- AKCIS 360 updates for the Alaska Performance Scholarship Curriculum Options with updates to the Course Planner; highlights ACPE Funding Solutions, FAFSA Completion, updated Alaska school and training programs listings, and Alaska-specific employment opportunities; rosters/creates AKCIS Staff Accounts for faculty and staff in districts using single sign-on through Clever or ClassLink; and a new Work-Based Learning (WBL) Career Plan and WBL Tracker activity.
- Ongoing AKCIS Localization project ensures the timely update of several categories including wages and employment/outlook for 650 careers, ~100 Alaska postsecondary schools and training programs, 800 Alaska-specific scholarships and grants, and Alaska monthly expenses for 17 hub locations.
- Collaboration with Anchorage School District (ASD) tactical teams in support of the Academies of Anchorage model, approved by their school board. Partnership ranged from presentations to assistance with proposals for implementation to educator training for the ASD: FACE (Freshmen Academy Career Exploration) Class, which began this year. The ASD FACE team added AKCIS to the educators' course shell for systemic implementation at all of the ASD high schools. ASD AKCIS Portfolio Logins increased by 59% over the previous year.
- Continued work with the Alaska Workforce Investment Board by providing WIOA Grantee Training during work sessions.
- Consulted with and briefed DEED, DOLWD, and SEALASKA Heritage Institute to customize Career Plans for the Alaska Career Guides program.
- AKCIS Partnership Coordinator participated in the National Career Clusters Framework implementation planning meetings, and continues to cultivate the changes needed to implement the Modernized Framework in Alaska by the beginning of the 2025-2026 SY.

Alaska College & Career Advising Consortium (ACAC)

Alaska College & Career Advising Consortium (ACAC)

The Alaska College & Career Advising Consortium (ACAC) program fosters partnerships and collaboration among education and workforce development stakeholders committed to improving the lives of Alaskans through access to postsecondary education and career training opportunities. Under the ACAC program, we offer:

- **Monthly ACAC Newsletter** – Launched this quarter, the ACAC Newsletter is a tool to keep the ACAC Network members engaged and connected outside of the Annual ACAC Training; features ACAC Partner Spotlights and ACPE's resources and initiatives. It has been very positively received.
- **Annual ACAC Training** – Free professional development opportunity for professionals who help Alaska's students plan and prepare for postsecondary education and career training. The ACAC Training equips professionals with the knowledge, resources, and tools to support Alaska's students navigate their postsecondary journey. Additionally, professionals develop partnerships and engage in meaningful collaboration with other education and workforce development stakeholders from all over Alaska.

Alaska FAFSA Completion Initiative (AFCI)

ACPE has been the driving force behind the statewide [Alaska FAFSA Completion Initiative \(AFCI\)](#) whose overarching goal is to increase FAFSA completion rates in Alaska year over year through partnerships and statewide collaboration.

ACAC staff continued weekly [ACPE's Master the FAFSA Training](#) sessions on Mondays and Thursdays from 2:00 to 3:30 pm. ACPE's Master the FAFSA Training provides a line-by-line overview and detailed explanation of the 2025-26 FAFSA process. Education and Workforce Development Professionals gain better understanding and navigation of the FAFSA form to ensure they can support students/families and adult learners with successful FAFSA completion. For the second quarter of 2025, stakeholders representing Alaska's community organizations, non-profits, and other entities participated in the Training sessions. ACAC staff also delivered a specialized Master the FAFSA session for UAF Rural Student Services (RSS) Staff during this quarter.

ACAC staff, in support of AFCI continue to offer weekly [FAFSA Wednesday](#) sessions via Zoom. These "drop-in" FAFSA support sessions are geared towards individuals who need FAFSA completion assistance.

Great emphasis was placed on robust advertising of ACPE FAFSA Completion Resources with new, vibrant materials regularly appearing on social media platforms. Through collaboration with Alaska DOLWD, Division of Employment & Training Services, FAFSA infographics are showcased and shared with other partners.

Kids2Careers Postsecondary Planning Resources

Kids2Careers (K2C) includes two primary sets of resources to help students explore and plan for their future. K2C Early Career Explorers (ECE) resources are designed for grades PK-4 and K2C Planning resources are for grades 5-12. This program design provides a seamless set of resources for educators, students, and families.

ECE 2024-25 Participation

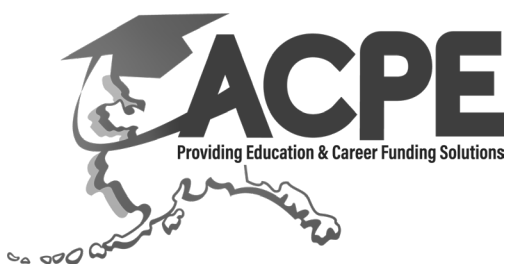
Early Career Explorers classroom resources allow pre-K through elementary teachers to incorporate career exploration alongside traditional subjects. These free downloadable resources are available from ACPE's website.

- A total of **5,554 students in 388 classrooms**
 - **71 Alaska schools**, across **44 communities** and **24 school districts**
 - **3 schools** outside of Alaska.

K2C Curriculum & Planning Program 2024-25 Participation

K2C resources and activities are designed to help students explore enrichment, dual credit programs, and college and career & technical education options. In addition to the K2C Curriculum program geared toward 5th-7th grade students, K2C Planning offers panel events for middle and high school students and postsecondary planning presentations to help high school students understand where to find and how to use ACPE's Kids2Careers planning resources. Presentations are available for classrooms, families, educators, and youth serving organizations.

- **Curriculum:** 22 schools; 46 classrooms; 1,161 Students, 9 communities, 10 school districts
- **Panel Events:** 50 classrooms; 24 schools, 1,203 students (3 were stand-alone Tier 3 and 4 events with 2 schools)
- **Campus Events:** 7 campus events; 20 schools; 1,106 students; 42 classrooms
- **Planning Presentations:** 5 classrooms; 2 evening events; 4 schools, 77 students/families
- **Trainings/Overviews:** 17 Trainings; 7 conference presentations; 1 Freshman Fall Career Expo



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Jamie Oliphant, Director of Information Support Services (ISS)
DATE: 7/11/2025
SUBJECT: ISS activities

Ongoing Projects- This past quarter ISS continued to focus on updating procedures and processing, routine security updates and continuation of the following projects:

Alaska Student Aid Portal (ASAP) Updates: To implement changes per the passage of HB 148 for the Alaska Performance Scholarships.

Windows 11: Continuation of agency-wide roll out of upgrading the Windows platform from 10 to 11. With this roll we have found custom ACPE user interface tools needing to be updated to work with the new Windows 11. This has given us an opportunity to review our current tools and revamp and enhance processing.

New Projects

Internal Referral Center: Per the Windows 11 update it was identified our current referral center would no longer work. Our business analyst team analyzed the use of the referral system and was able to create a more simplified version that still meets staff's needs and is more flexible to future enhancements.

Loan Program Year: Project to implement Academic Year 26 loan changes. New applications went live with Campus Door on May 1st, 2025. We saw our first disbursed loan in early July.

New Enhanced Website: ISS took the opportunity to update the servers to the latest versions as part of the website enhancements. The new website was launched July 1st, 2025.

Juneau Disaster Recovery Plan: ISS has taken the lead in reviewing and updating our recovery plan. The Juneau Office is susceptible to the annual glacial lake outburst floods from Suicide Basin and potential flooding of the Mendenhall River. We anticipate a flood event sometime late summer or early fall. We are prepped with flood barriers to protect our hardware and have defined a plan should the Juneau office be compromised.

Every decision made is based on our continued effort to ensure the IT infrastructure, systems and processes are operating in an accurate, secure and efficient manner.

It is a pleasure and honor serving the commission. Please feel free to contact me if there are any questions or need for additional information.

July 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2025.04

WHEREAS, Commissioner Justina “Tina” Hamlin, as a representative of Alaska’s associated student body through the University of Alaska Kenai Peninsula Campus Coalition of Student Leaders, has faithfully served as a member on the Alaska Commission on Postsecondary Education from June 2023 through the expiration of her term on the Commission in June of 2025; and

WHEREAS, Commissioner Hamlin, as a University of Alaska Kenai Peninsula College student and Student Union President, offered valuable insight and perspective of student-related challenges, needs, and opportunities and

WHEREAS, Commissioner Hamlin’s passion for expanding student access to critical resources and programming across the postsecondary education landscape in Alaska had great impact for the Commission.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Hamlin’s service as a member on the Commission and extend their statement of appreciation for her support and contributions to the Commission’s efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Hamlin with a copy to be incorporated in the official minutes of the July 24, 2025, meeting of the Commission.

Trish Zugg, Chair

Kerry Thomas, Executive Director

ALASKA COMMISSION ON POSTSECONDARY EDUCATION



MISSION MOMENT



ACPE



Administrative Action Log
(FY2025 Q4)

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
5/12/2025	Medical Cancellation	Approved Administrative Discharge
6/10/2025	Settlement for TSI Account	Counter offered with Special PA

Member	Current	Former
Joshua Biccharella	Alaska Commission on Postsecondary Education- Chair Logans Janitorial- Owner Anchorage, Wasilla, Palmer, Big Lake Chamber of Commerce- former affiliation Wasilla Government Affairs Committee- former affiliation Alaska Postsecondary Access and Completion Network Director- former affiliation Pi Alpha Alpha & Golden Key Society Member- Walden Chapter Meadow Lakes Community Council Member- former affiliation Special Olympics of Alaska- Volunteer	Charter College- Program Manager
John Brown	Alaska School Administrative Certificate Alaskans for Palmer Hayflats (APH) Alaska School Teaching Certificate BodhiAK Consulting (owner/operator) – Building Design Committee of Mat-Su Central School	Academic Advisory Council of Mat-Su Central (AAC) Alaska Council of School Administrators (ACSA) Alaska Association of Elementary School Principals (AAESP) Alaska Association of Secondary School Principals (AASSP) Mat-Su Principal Association (MSPA) Wasilla Chamber of Commerce (WCC)
Justina Hamlin	Student Union President of Kenai Peninsula College Member - Coalition of Student Leaders	
Representative Ashley Carrick	Alaska State House of Representatives	
Trish Zugg	Association for Career & Technical Education – Region V Policy Committee Alaska Workforce Investment Board Alaska Commission on Post-Secondary Education Alaska Teaching Certificate/CTE Program Administrator CTE Consultant	Alaska Association for Career & Technical Education (Past-President)
Senator Löki Tobin	Alaska State Senate	

Member	Current	Former
Paula Harrison		
Karen Perdue		
Donald Handeland	American Society of Civil Engineers Alaska Professional Civil Engineer	Alaska State Board of Education and Early Development Alaska Association of Student Governments State Officers Compensation Commission
Keith Hamilton	Alaska Christian College, President Alaska Commission on Postsecondary Education, Commissioner Certified-Christian Non-Profit Leader, Azusa Pacific University Evangelical Covenant Church Ministerium, Member Kenai Peninsula Alaska Ministerial Association, Member Kenai Peninsula Executive Directors Association, Chair North Park University, Board of Trustees Alaska State Personnel Board, Member Soldotna Chamber of Commerce Seattle Pacific University, Board of Trustees Cascades Camp and Conference Center, Board of Directors, Board Treasurer	Alaska Children's Trust Steering Committee; Alaska Juvenile Justice Advisory Council; Arctic Barnabas Ministry, Board Member; Covenant Bible College Midwest, Board Vice Chair; Evangelical Covenant Church, National Board of Christian Formation; Faith Based and Community Initiatives Advisory Council, Member; Mission Springs Conference Center, Scotts Valley, CA, Board Member; New Hope Counseling Center, Ex-Officio Board Member; Sexual Abstinence Curriculum Task Force, Rocklin Unified School District, Member; Task Force on Postsecondary Education, Member
Brittany Williams	Alaska Christian College - Registrar and Assessment Coordinator Jubilee Worship Center - Member Association for Biblical Higher Education - Peer Evaluator	Alaska Teacher Credentials Kenai Peninsula Borough School District - Former Teacher Chi Alpha Campus Ministries Educators Rising Alaska (formerly Future Educators of Alaska)

ACPE FUTURE MEETING SCHEDULE

Fall 2025 Quarterly Meeting	October 9, 2025
Winter 2026 Quarterly Meeting	January 15, 2026
Spring 2026 Quarterly Meeting	April 2, 2026

2024

Alaska Commission on Postsecondary Education Acronyms

Kerry Thomas
Acting Executive Director

Updated 03-2022

ACRONYMS AND TERMS FOR ALASKA COMMISSION ON POSTSECONDARY EDUCATION (ACPE)

65 by 2025	Initiative of the Alaska Postsecondary Access & Completion Network, funded by a Lumina grant, to increase the percentage of working-age Alaskans who will have a postsecondary credential to 65% by the year 2025.
Accreditation	Accreditation is a peer review process that examines competency, authority, or credibility of a higher education institution. Alaska requires that colleges and universities operating in the state be accredited by a body recognized by the Secretary of Education. The goal of accreditation is to ensure that education provided by institutions of higher education meets acceptable levels of quality and that credits are transferrable.
Alaska Education and Workforce Outcomes Database (Outcomes)	Statewide Longitudinal Data System (SLDS) developed to manage, analyze and evaluate outcomes of educational programs and services. Outcomes is a partnership between the University of Alaska, Alaska Department of Education & Early Development, Alaska Department of Labor & Workforce Development and ACPE. Outcomes replaces the ANSWERS system.
American Education Services (AES)	American Education Services. (AES) is a Federal Family Education Loan Program (FFELP) and private (alternative) student loan national servicer, owned by the Pennsylvania Higher Education Assistance Agency (PHEAA). AES services ACPE's legacy FFELP portfolio.
Alaska Career Information System (AKCIS)	AKCIS is a web-based statewide service offered by ACPE to provide comprehensive, interactive and user-friendly career and postsecondary education/training information to help youth and adult users explore and plan for careers, with emphasis on careers within Alaska. AKCIS is offered in all 54 school districts.
Alaska College and Career Advising Corps (ACAC)	Designed under a federal College Access Challenge Grant (CACG), ACAC provides training and information resources to partners and volunteers across the state who are committed to developing a postsecondary education culture and helping Alaska's students access and benefit from postsecondary education and career training. The program includes mentoring through the FAFSA Time Alaska, Apply Now Alaska and Decision Day Alaska programs
AlaskAdvantage	The trademarked name of a now-discontinued suite of ACPE education loan programs and services that offered benefits or outreach to Alaskans and to the organizations that serve Alaska's students. This program ended when the Department of Education

	discontinued the Federal Family Education Loan Program (FFELP).
Alaska Education Grant (AEG)	A state need-based grant ranging from \$500 to \$2,000 per academic year for qualifying Alaska residents attending participating Alaska postsecondary institution. AEG awards are funded by the Alaska Higher Education Investment Fund (HEIF), and operating costs are absorbed by ACPE.
Alaska Navigator: Statewide Workforce and Education-Related Statistics (ANSWERS)	ANSWERS is the State of Alaska's P-20W Statewide Longitudinal Data System. ANSWERS was developed to link existing Alaska K-12, higher education and employment data to deliver critical information to Alaska's policymakers, educators, and general public about the state's education continuum. In 2012, the state received a \$4 million federal grant over 3 years to develop the system. The system has been rebranded and is now known as the Alaska Education and Workforce Outcomes Database (Outcomes)
Alaska Performance Scholarship (APS)	Alaska's state performance-based scholarship to incent Alaska's students, parents and educators to strive for excellence in education. Awards may be used at participating colleges, universities or approved career and technical education programs in Alaska.
Alaska Postsecondary Access and Completion Network (Alaska CAN or The Network)	The Network, is a non-profit organization originally created by ACPE under a federal College Access Challenge Grant (CACG). The Network focuses on increasing postsecondary access and success in Alaska and promulgated the state's 65 by 2025 attainment goal. Board members represent secondary and postsecondary education, business, rural and urban areas, and community nonprofits. It establishes a network for members to share best practices, tools and resources relating to college access and success.
Alaska Presence Benefit	A legacy annual credit to qualifying borrowers' loan principal balances to reduce their costs. Borrowers qualify while living in Alaska. The ASLC Board approves the offering of benefits annually based on cash flows and costs estimates. This benefit is not offered on new loans.
Alaska Student Aid Portal (ASAP)	ACPE web portal to provide students with secure access to real-time grant and scholarship account information regarding their eligibility, award level, remaining terms available, remaining years in which to use available terms, and ability to change record of school of attendance.
Alaska Student Loan Corporation (ASLC)	The state corporation that funds the student loan programs and ACPE's operating budget. Created in 1987 to provide a means of alternative financing in the form of tax-exempt bonds. ASLC is governed by a board of directors appointed by the governor (two

	from ACPE and the Commissioners of Revenue, Administration and Community & Economic Development).
Alaska Supplemental Education Loan (ASEL)	Alaska's state education loan program to provide supplemental financial assistance if the federal loan program is insufficient to cover the costs of attendance or if the borrower does not qualify for financial aid under the federal student loan program.
Annual Percentage Rate (APR)	The Annual Percentage Rate (APR) is the yearly cost of borrowing a loan, shown as a percentage of the amount borrowed. Because APR is calculated the same way on different loans from different lenders, the APR also allows applicants to compare loans with different terms and conditions.
Apply Now Alaska	An initiative coordinated statewide by ACPE and based on the American College Application Campaign model, to assist first-generation and low-income high school students as they navigate the complexities of the admissions process to postsecondary institutions. The event season runs from November to February.
Ascendium Education Group (AEG)	ACPE's federal loan guarantor, located in Madison, Wisconsin. Formerly known as Great Lakes Higher Education Guarantee Corporation.
Award Letter	An official document issued by a school's financial aid office that lists the financial aid offered to the student through the school. It provides details of a borrower's financial need and the breakdown of the financial aid package according to amount, source and type of aid. The award letter (also called a Financial Aid Notification/FAN) includes the terms and conditions for the financial aid and cost of attendance.
Administrative Wage Garnishment (AWG)	State statutes and regulations provide ACPE the authority to garnish wages of a borrower who has defaulted on their state loan, without the need for a court order. Limitations are structured in state and federal law.
Award Year	The academic year for which financial aid is requested (or received).
A.W. "Winn" Brindle Education Loan (WB)	This program, which is no longer funded, was funded by private donations and offered forgivable loans to full-time students in a fisheries-related degree or certificate program.
Borrower Benefits	Interest rate reductions and account credits that reduce the overall cost of borrowing. ASLC benefits are variable and are evaluated and approved annually based on cash flows and costs estimates.

Campus-Based Aid	Financial aid programs administered by the student's school. The federal government provides the school with a fixed annual allocation, which is awarded by the financial aid administrator to qualifying students. Programs include the Perkins Loan, Supplemental Education Opportunity Grant, and Federal Work-Study. Note that there is no guarantee that every eligible student will receive financial aid through these programs because the awards are made from a fixed pool of money.
Capitalized Interest	Unpaid interest charges added to the principal balance of an educational loan thereby increasing the size of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Capitalizing the interest increases the monthly payment and the amount of money ultimately repaid. Interest is generally capitalized when there is a change in the status of the loan at a time when there is unpaid interest outstanding, such as going from deferment to repayment status. Borrowers can significantly reduce their costs by paying interest each month, even if a payment is not due.
Clearinghouse (or National Student Clearinghouse (NSC))	A non-profit association that maintains a comprehensive electronic registry of postsecondary student records provided by the participating schools. Over 2,700 colleges, 91% of the nation's enrollment, participate. The Clearinghouse process identifies those borrowers who withdraw from school and need to begin repayment; transfer from one school to another; return to school and may be eligible for a deferment; continue in school and are eligible for deferment or in-school extension.
Cohort Default Rate (CDR)	<p>A measurement of loan cohort performance that identifies the percent of the cohort that is in default at a given time. Cohorts may include schools, states, or calendar groups. Alaska loan cohort rates are calculated annually based on loans entering repayment between January 1 and December 31 of the cohort year, which are greater than six months (180 days) past due at the end of the first 12 months of repayment and have not previously defaulted. These calculations differ from the federal cohort default rate calculations.</p> <p>The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1st and Sept. 30th of a given year and subsequently defaulted prior</p>

	to Sept. 30 th two years later (for example, the 2016 CDR is calculated on student loans entering repayment between Oct 1, 2015 and Sept 30, 2016 and subsequently default prior to Sept 30, 2018).
College Access Challenge Grant (CACG)	A federal grant program to foster partnerships among federal, state, and local governments and philanthropic organizations through matching challenge grants aimed at increasing the number of low-income students who are prepared to enter and succeed in postsecondary education.
Consolidation Loan	A loan that combines several student loans into one bigger loan from a single lender. The consolidation loan pays off the balances on the other loans. ACPE no longer offers a consolidation loan; however, federal consolidation loans are still available.
Cosigner	A cosigner is responsible for loan repayment if the borrower fails to repay it. Borrowers who do not meet ACPE's credit requirements must provide a cosigner who meets those requirements. Also called an endorser.
Cost Of Attendance (COA)	Also known as the cost of education or budget. The total cost for the student to attend school, including tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA. Childcare and expenses for disabilities may also be included. Schools establish standard budgets for students: living on-campus and off-campus, married and unmarried, and residents and nonresidents.
Credit Rating or Credit Score	Credit ratings or scores are calculated by credit bureaus based on an individual's past debt and repayment history. Credit bureaus and credit reporting agencies provide this information to banks and businesses to determine if an applicant meets the applicable underwriting standard to qualify for a loan. Credit scores generally range from 300 to 850, with the 2019 Alaska average score being 675.
Credit Reporting	ACPE reports the current status of all accounts to national credit bureaus monthly, which impacts the borrower's credit rating. Accounts that are 60 or more days delinquent are reported past due.
Dear Colleague Letter (DCL)	An official communication to schools and lenders that explains and clarifies the federal Department's guidance regarding federal regulations and statutes. Also known as a Dear Partner Letter.
Decision Day Alaska	An initiative, derived from the national College Decision Day, to recognize high school seniors for their postsecondary educational plans and encourage younger students and families to prepare

	early for postsecondary education. The event season runs from May to June.
Default	Failure to make monthly payments on the loan as agreed, or failure to abide by terms and conditions of a loan promissory note (PN). ACPE borrowers who default may be subject to wage and PFD garnishment and transferred to a collection agency, among other consequences.
Default Rate	The general definition of default rate is the measure as a percentage of borrowers who failed to make scheduled payments in a specified date range. See also Cohort Default Rate CDR.
Deferment	A period of time during which a borrower is allowed to postpone repaying the loan. With the exception of federal subsidized loans, interest continues to accrue during deferment periods. A borrower can postpone paying the interest charges by capitalizing the interest, which increases the size of the loan. Most loan programs allow students to defer their loans while they are in school at least half-time. A borrower who defaults on a loan loses eligibility for a deferment on that loan.
Dependent	For purposes of completing the FAFSA, a dependent student is generally one who is unmarried and under 24 years old. Federal need-based aid to dependent students is awarded based on their parents' income.
Direct Loans (DL)	<p>The William D. Ford Federal Direct Loan Program (AKA the Direct Loan Program) is a federal program through which the federal government makes student loans. Loans may be subsidized for students considered high need under the FAFSA formula, meaning that the loans have very low rates and the federal government pays the interest during the in-school period and during certain other deferments.</p> <p>Generally, ACPE's interest rates are the next lowest option for Alaska students, after subsidized loans.</p>
Direct Payment (ACH)	Automatic electronic debit from borrower's bank account each month for loan repayment. Borrowers making direct payment at ACPE receive a 0.25% interest rate reduction. The benefit is reviewed annually by the ASLC Board.
Disclosure	A written statement of the repayment terms of the loan sent to the borrower at the time the loan is scheduled for repayment. It identifies the principal balance, the estimated interest to be paid over the life of the loan, annual interest rate, annual percentage rate, the number of payments to be made and the monthly payment amount. A new disclosure is sent to the borrower if the repayment schedule changes, for example if the student receives a deferment. A disclosure may also be called a truth-in-lending statement or a statement of loan terms.

Due Diligence	The process of exercising a servicer's responsibility for collecting on a loan.
(ED) U.S. Department of Education	An acronym sometimes used for the Department of Education. Executive Branch of the federal government that establishes policy for, administers, and coordinates most federal assistance to education.
Electronic Signature (E-SIGN)	An electronic symbol or process attached to, or logically associated with, a record and used by a person with the intent to sign the document or record. Established under the Electronic Signatures in Global and National Commerce Act on 6/8/2000.
Education Finance Council	The Education Finance Council is an association representing the nation's nonprofit and state-based student loan and finance organizations. These public purpose organizations are dedicated to the single purpose of making college more affordable.
Education Loan Management Resources (ELM)	Education Loan Management Resources created a uniform data exchange network for student loan processing. This technology platform allows lenders to exchange critical loan data with schools efficiently.
Expected Family Contribution (EFC)	The amount the family is expected to contribute to paying for a student's education, as determined by the FAFSA Federal Methodology. The EFC includes parent and student contributions, and varies according to the student's dependency status, family size, number of family members in school, taxable and nontaxable income and assets. The difference between the student's costs and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid.
Fair and Accurate Credit Transactions Act 2003 (FACTA)	Federal act allowing consumers to obtain each year, free of charge, a personal credit history report, requiring that merchants omit from sales receipts all but the last five digits of a customer's credit card number, and requiring that procedures for government oversight and financial institution notification of ID theft and fraud be implemented. Amended the Fair Credit Reporting Act (FCRA).
Fair Credit Reporting Act (FCRA)	The Fair Credit Reporting Act, 15 U.S.C. § 1681, is U.S. federal law enacted to promote the accuracy, fairness, and privacy of consumer information contained in the files of consumer reporting agencies.
Fair Debt Collection Practices Act (FDCPA)	The Fair Debt Collection Practices Act, Pub. L. 95-109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, designed to eliminate abusive practices in the collection of consumer debts, to promote fair debt collection, and to provide consumers with an avenue for

	disputing and obtaining validation of debt information in order to ensure the information's accuracy
Fair Isaac Credit Score (FICO)	A statistical model developed by the Fair Isaac Corporation, which is used by credit bureaus, and banking institutions to calculate and determine an individual's credit score.
Family Education Loan (FEL)	ACPE's FEL program provides low interest loans to families to assist in paying the costs of education for family members. Borrowers may be parents, grandparents, foster parents, or spouses.
Federal Family Education Loan Program (FFELP)	FFELP was terminated in 2009. Through FFELP, ACPE offered federally-guaranteed low-cost loans to students and parents. FFELP loans included Stafford, PLUS, Consolidated, all of which are now offered directly by the federal government.
Federal Methodology	The need analysis formula used on the FAFSA to determine the EFC. The federal methodology takes family size, the number of family members in college, taxable and nontaxable income and assets into account.
Federal Work-Study (FWS)	Program providing undergraduate and graduate students with part-time employment, usually at the school of attendance, during the school year. The federal government pays a portion of the student's salary, making it cheaper for departments and businesses to hire the student. For this reason, work-study students often find it easier to get a part-time job. Eligibility for FWS is based on need. Money earned from a FWS job is not counted as income for the subsequent year's need analysis process.
Finance Charge	The estimated amount of interest that will be paid over the life of the loan.
Financial Aid	Money provided to the student and the family to help them pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work).
Financial Aid Administrator (FAA)	A staff member at an eligible school who is charged with the administration of financial aid programs.
Financial Aid Counseling	Students with federal loans are required to meet with a financial aid administrator or participate in a distance education-counseling program before they receive their first loan disbursement and again before they graduate or otherwise leave school. During these counseling sessions, called entrance and exit interviews, the FAA reviews the repayment terms of the loan and the repayment schedule with the student.

Financial Aid Office (FAO)	The college or university office that is responsible for the determination of student financial need and the awarding of financial aid.
Financial Aid Package	The complete collection of grants, scholarships, loans, and work-study employment from all sources (federal, state, institutional and private) offered to a student to enable them to attend the college or university.
Financial Literacy	The ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing. Financial literacy helps individuals become self-sufficient so they can achieve financial stability. ACPE incorporates financial literacy education into the loan application process.
Forbearance	During a forbearance period, the lender allows the borrower to temporarily postpone repaying the principal, but the interest charges continue to accrue, even on subsidized loans. Forbearances are granted at the lender's discretion, usually in cases of extreme financial hardship or other unusual circumstances when the borrower does not qualify for a deferment. Typically, accrued interest is capitalized.
Free Application For Federal Student Aid (FAFSA)	Form used to apply for a broad category of federal and state student aid programs. No fee is charged.
FAFSA Time Alaska	FAFSA Time Alaska provides FAFSA-specific resources and training to site coordinators volunteering to host FAFSA completion events around the state. The event season runs from October to April. (Previously known as College Goal Alaska)
Federal Student Aid (FSA)	Aid offered to postsecondary education students by the federal government in the form of grants, loans, work-study programs, and other forms of assistance.
Generally Accepted Accounting Principles (GAAP)	A widely accepted set of rules, conventions, standards, and procedures for reporting financial information, as established by the Financial Accounting Standards Board.
Gift Aid	Financial aid, such as grants and scholarships, which does not need to be repaid.
Grace Period	The time that begins when a borrower leaves school (whether because of graduation or withdrawal) or drops below the required enrollment level, and ends the day before the repayment period starts. The length of the grace period is stipulated in the promissory note that the borrower signed. Payments are not due during the grace period.

Graduate PLUS Loan	A federal loan made to a graduate or professional student, defined as a student enrolled in a program or course above the baccalaureate level or enrolled in a program leading to a professional degree at an eligible school.
Graduated Repayment	A repayment schedule where monthly payments are smaller at the start of the repayment period and gradually become larger.
Grant	A type of financial aid based on financial need that the student does not have to repay.
Great Lakes Higher Education Guaranty Corporation (Great Lakes)	ACPE's former federal loan guarantor from 2018 through early 2019 when it transitioned to Ascendium Education Group AEG as part of corporate restructuring.
Guaranty Agency or Guarantor	A state or private nonprofit organization that has an agreement with the U.S. Secretary of Education to administer a loan guarantee program under the Higher Education Act, and enforces federal and state law regarding student loans. It is responsible for overseeing the student loan process, and insures them against default for the lender.
Health Education Assistance Loan (HEAL)	A low interest loan administered by the US Department of Health and Human Services (HHS). It is available to medical school students pursuing medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, clinical psychology, health administration and public health. Undergraduate pharmacology students are also eligible.
Higher Ed Loan Mgt System (HELMS)	Loan servicing software used by ACPE since 1996.
Higher Education Investment Fund (HEIF)	Fund established in statute for the purpose of making grants and scholarships. This fund was established to endow the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG).
Income-Based Repayment (IBR)	IBR is a federal loan repayment option with payment caps based on income and family size. After 25 years of qualifying payments and/or economic hardship deferments, the US Department of Education repays the outstanding balance and accrued interest on eligible loans. IBR is available for all federal student loans, except parent PLUS loans.
Income-Sensitive Repayment	A repayment plan for federal loan programs available to borrowers whose standard monthly loan payment (10-year repayment term) exceeds a percentage of their discretionary income. The monthly payment amount is based on a percentage of gross monthly income, and must at least satisfy monthly

	interest accrual. The plan is designed for borrowers who have a low initial income but anticipate it to increase over time.
Independent	A student is considered independent for purposes of not including parent income on the FAFSA if the student is at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18), homeless or at risk of being homeless. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent.
Institutional Authorization	<p>All postsecondary educational providers in Alaska, and the programs they offer, must be authorized in accordance with law as set forth in AS 14.48, or be formally determined by ACPE to be exempt from authorization. ACPE's authorization process is designed to ensure postsecondary education providers and programs meet minimum standards set out in law, relative to:</p> <ul style="list-style-type: none"> • Institutional financial soundness • Ethical business practices • Educational program • Administrative capacity <p>Authorization is a separate process from accreditation.</p>
Institutional Student Information Report (ISIR)	The electronic version of the Student Aid Report (SAR) delivered to schools. It is sent by the US Department of Education to provide information about students who completed a FAFSA and indicated they might attend that school. This report includes the EFC and is used by the school to determine eligibility for financial aid.
Interest	Amount charged to the borrower for the benefit of using the lender's money. Interest is usually calculated as a percentage of the principal balance of the loan. The percentage rate may be fixed for the life of the loan, or it may be variable, depending on the terms of the loan.
Interest Cap	The maximum interest rate that can be charged on a loan. Not to be confused with capitalized interest.
Institutional Standards & Evaluation Committee (ISEC)	Five commissioners appointed by the Chair to meet at the call of the Chair to consider matters of initial authorization, program changes, and institutional compliance, and make recommendations for final action to the full Commission.
Lender's Interest and Special Allowance	An accounting mechanism that a lender uses to report to the Department the loans that it has made and to request from the

Request and Report (LaRS)	Department interest benefits and special allowance that it has earned, or to report payments the lender owes to the Department.
Lumina Foundation	An independent private philanthropic foundation focused on increasing success in higher education.
Master Promissory Note (MPN)	A promissory note that authorizes the lender to disburse multiple loans during multi-year terms upon request and the school's certification of loan eligibility.
Medical Cancellation	In the event the borrower is permanently disabled, and therefore unable to be gainfully employed, a loan may be eligible for medical cancellation. Cancellation eligibility is, in part, determined by the loan contract the borrower signed. Alaska statute does not entitle a borrower to medical cancellation; therefore, contract law and Alaska Education Loan Regulations govern this process.
Missouri Higher Education Loan Authority (MOHELA)	Missouri Higher Education Loan Authority is one of several Direct Loan Servicers in the country. The ASLC is a signatory sub-contractor of MOHELA for federal Direct Loan Servicing. MOHELA services Direct Loans allocated to the ASLC, and the ASLC receives a share of the servicing fees paid by the US Department of Education.
National Center for Higher Education Management Systems (NCHEMS)	A private nonprofit organization whose expertise is assisting higher education policymakers and administrators bridge the gap between research and practice.
National College Access Network (NCAN)	National non-profit organization that assists local communities initiate, develop and sustain college access programs designed to increase the number of students who pursue education beyond high school through advising and financial assistance.
National Council of Higher Education Resources (NCHER)	An organization which represents a nationwide network of guaranty agencies, secondary markets, lenders, loan servicers, collection agencies, schools, and other organizations involved in the administration of FFEL portfolios.
National Disbursement Network (NDN)	A central disbursing agent affiliated with Education Loan Management Resources (ELM) that ACPE uses to disburse loan funds to schools that request this method of receiving disbursements. NDN electronically debits an ACPE account and disburses the funds to the school either by electronic fund transfer or by check, depending on the school's preference.
National Student Loan Data System (NSLDS)	The U.S. Department of Education's central database for information about a student's financial aid.

Need Analysis	The process for determining a student's financial need using financial information provided by the student and his or her parents (and spouse, if any) on the FAFSA.
Need-Based	Financial aid based on student's ability to pay. Most government sources of financial aid are need-based.
Northwest Ed Loan Association (NELA)	ACPE's former federal loan guarantor. NELA became affiliated with USAFunds in 2004.
Non-Subsidized Interest	Interest that accrues and is to be paid by the borrower.
Office of Management & Budget (OMB)	Budget office in the Governor's office.
Origination Fee	Administrative fee paid to the lender and charged as a percentage of the loan amount as it is disbursed.
P-20W Statewide Longitudinal Data System (SLDS)	Abbreviation and acronym for the statewide longitudinal data system, which links K-12 education data to postsecondary education and workforce information.
Parent Loans For Undergraduate Students (PLUS)	Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the EFC. There is a minimal credit check required for the PLUS loan, so a good credit history is required.
Pell Grant	A federal grant to undergraduates that provides funds based on the student's financial need. The amount of the grant for 2020-21 is \$6,345.
Perkins Loan	Formerly the National Direct Student Loan Program, the Perkins Loan allows students to borrow up to \$5,500/year maximum of \$27,500 for undergraduate school and \$8,500/year maximum of \$60,000 for graduate school. The Perkins Loan has one of the lowest interest rates and is awarded by the financial aid administrator to students with exceptional financial need. The student must have applied for a Pell Grant to be eligible. The interest on the Perkins Loan is subsidized while the student is in school.
Pennsylvania Higher Education Assistance Agency (PHEAA)	Pennsylvania Higher Education Assistance Agency (PHEAA) is a national provider of student financial aid services, including loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs. It conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES).

Premiere Credit of North America, LLC (PCNA)	Premiere Credit of North America, LLC (PCNA) is the collection agency contracted to collect on defaulted state education loans.
Professional Student Exchange Program (PSEP)	A WICHE program that provides access for Alaska students to enroll full-time in eligible health-related degree programs that are not available in this state. Alaska pays a support fee to reserve seats in these programs, and the Alaska program participants are required to repay the support fee paid on their behalf.
Promissory Note (PN)	Legal contract between borrower and ACPE describing terms and conditions of loan.
Program Participation Application (PPA)	An institution must enter into a program participation agreement with ACPE in order to be eligible to offer state financial aid programs. The agreement sets out the requirements for compliance with state statutes and regulations governing these programs.
Public Service Loan Forgiveness (PSLF)	The Public Service Loan Forgiveness program forgives the remaining balance on federal student loans after borrowers have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Qualifying employers include a US federal, state, or tribal government or not-for-profit organization.
Refinance Loan	A loan that combines several student loans into one loan from a single lender. The refinance loan is used to pay off the balances on the other loans.
Skip Tracing	Skip Tracing is the process by which a lender attempts to obtain corrected borrower address or telephone information when the current address and/or phone is no longer valid.
Satisfactory Academic Progress (SAP)	Institutional requirements for satisfactory academic progress to continue receiving federal or state aid.
Student Aid Report (SAR)	Record of information from a student's FAFSA provided to the student by the U.S. Dept. of Education (DOE), which includes the calculation of the student's expected family contribution (EFC). The electronic version sent to schools and ACPE is called an Institutional Student Information Record (ISIR).
Servicer	An organization that collects payments on a loan and performs other administrative tasks associated with maintaining a loan portfolio. Loan servicers disburse loan funds, monitor loans while the borrowers are in school, collect payments, process deferments and forbearances, respond to borrower inquiries and ensure that the loans are administered in compliance with all applicable state and federal requirements.

Special Allowance Payment (SAP)	A percentage of the daily average unpaid principal balance, paid to a lender by the Department on an eligible Federal Stafford, PLUS, Supplemental Loans for Students (SLS), or Consolidation loan. The special allowance rate is set by statutory formula. Currently the rates paid by borrowers on the loans are higher than the relevant market index and lenders are required to rebate the difference back to the federal government.
Stafford Loans	Federal loans that come in two forms, subsidized and unsubsidized. Subsidized loans are based on need; unsubsidized loans are not. The federal government pays the interest on the subsidized Stafford Loan while the student is in school and in certain deferment periods. The Subsidized Stafford Loan was formerly known as the Guaranteed Student Loan (GSL).
State Higher Education Executive Officers (SHEEO)	The national association of higher education leaders of statewide coordinating and governing boards and other state policy agencies for higher education. SHEEO serves its members as an advocate for state policy leadership, as a liaison between states and the federal government, as a vehicle for peer collaboration, and as a source of information and analysis on educational and public policy issues. In Alaska, the SHEEO role is shared between the Executive Director of ACPE and the President of the University of Alaska.
Success Center	Located in ACPE's Anchorage office, Success Center staff assist students and parents through the financial aid process and postsecondary education or career training preparation.
Subsidized Loan	With a subsidized loan, such as the Perkins Loan or the Subsidized Stafford Loan, the government pays the interest on the loan while the student is in school, during the six-month grace period following qualifying enrollment and the beginning of repayment, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution.
Supplemental Education Opportunity Grant (SEOG)	Federal grant program for undergraduate students with exceptional need. SEOG grants are awarded by the school's financial aid office, and provide up to \$4,000 per year. To qualify, a student must also be a recipient of a Pell Grant.
Teacher Education Loan (TEL)	The TEL was created to provide an incentive for rural high school graduates to pursue teaching careers and return to teach in rural communities; school boards award teacher education loans with preference given to applicants from rural schools, to attend a bachelor's degree program in elementary or secondary education or a teacher certification program. Borrowers who teach in a qualifying school may be eligible for forgiveness benefits.

	Legislation passed in 2014 made the awarding of TELs to new borrowers subject to the availability of funding from the State. Absent such funding, effective fall of 2014, only continuing borrowers will receive additional loans, which are funded by ASLC.
Truth-In-Lending (TIL)	See Disclosure
Truth in Lending Act (TILA)	The Truth in Lending Act (TILA) of 1968 is United States federal law designed to promote the informed use of consumer credit, by requiring disclosures about its terms and cost to standardize the manner in which costs associated with borrowing are calculated and disclosed. It requires publication of the Annual Percentage Rate (APR) on a loan.
Unmet Need	Any negative difference between the amount a student/family has the capacity to pay and the cost of education as certified by the institution's Financial Aid Office is considered to be their "unmet need".
Unsubsidized Loan	A loan for which the borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which increases the loan amount.
Variable Interest Rate (VIR)	In a variable interest loan, the interest rate changes periodically. For example, the interest rate might be pegged to the cost of US Treasury Bills (e.g., T-Bill rate plus 3.1%) and be updated monthly, quarterly, semi-annually or annually. ACPE does not currently offer any variable rate loans.
Western Interstate Commission for Higher Education (WICHE)	WICHE is a regional organization created by the Western Regional Education Compact, adopted by the Western states. WICHE was created to facilitate resource sharing among the higher education systems of the West. It implements a number of activities to accomplish its objectives. Alaska participates in three WICHE student exchange programs administered by ACPE. Alaska has participated in the WICHE compact since 1955.
Western Undergraduate Exchange Program (WUE)	A WICHE program, WUE allows Alaska residents to enroll at two-year and four-year institutions in participating states at reduced tuition level applicable only to WUE students. Over 100 colleges and universities participate in this exchange program.
Western Regional Graduate Program (WRGP)	A WICHE program that enables Alaska residents to enroll at reduced tuition rates in certain graduate programs in other western states.

The Washington, Wyoming Alaska, Montana, Idaho Program (WWAMI)	Provides access to graduate medical education not otherwise available in Alaska. State residents compete only with other Alaska residents for 20 positions reserved at the University of Washington School of Medicine (UWSM) for Alaska students. Alaska pays to UWSM the contractual costs of the program not covered by tuition, but fifty percent of that cost is a loan for the participant if they fail to return to the state and become employed in the medical field for which support was provided. After acceptance by UWSM, the student attends the first year of school at University of Alaska Anchorage.
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